SPOTLIGHT

AUGUST 2017

WHY WE DO
what we do

WHY WE DO what we do

Steve Greer
President
AIL Agency Division

***ONE'S BACK IS VULNERABLE UNLESS ONE HAS A BROTHER.* — VIKING PROVERB**

SEPTEMBER IS LIFE INSURANCE Awareness Month. Since insurance is what we do, we're aware of its value every day of every month, but sometimes even we may lose perspective on how important it is to the people we serve. This issue of *Spotlight* serves as a reminder of why we do what we do.

One thing you hear repeatedly when you're new to AIL/NILICO is how 'it will all be worth it' — the hard work, the long hours, the time away from home and family — the first time you help a client file a claim. If this hasn't happened to you yet, stick around, because it's true and I guarantee you will be changed by the experience.

I remember my first claim like it was yesterday. My third month in the business, I received a phone call from a young wife and mother of three. She said her husband and his father had gone fishing the night before and were hit head-on by another driver and both killed.

After the chills stopped, I remembered that this couple had rescheduled me several times before I finally was able to see them. The husband was not receptive when I made the visit and was against spending additional money for life insurance.

I reasoned with him: if he was willing to spend $100 per month to protect a $20,000 truck in the driveway, it might be a good idea to spend $100 per month to protect his family, which is priceless. They reluctantly made a purchase that day.

I'm grateful and glad they did, but I'll stick my neck out and say not nearly as glad as that guy's wife is! After that, my whole attitude changed. I was not selling insurance; I was on a mission to save families from financial devastation.

My family had an advantage even before I joined NILICO: my cousin Durhon was my insurance guy. I liked him and trusted him. He made sure Dana and the kids would be well cared for if something happened to me. I didn't realize at the time how huge this was. Not everyone has a relative in the business looking out for their financial well-being. For those who don't have a cousin in the business, we're here to step in and help our clients look out for the best interests of themselves and their families. We are our brother's keeper.

Unless people are independently wealthy, there's no substitute for life insurance — we need it. We've all seen the jars at the convenience store checkout counter asking for help to pay for a relative's funeral. We may have been asked at church to contribute for so-and-so's family who passed without life insurance. I bet I see GoFundMe campaigns on social media a couple times a month asking for money to give a loved one a decent burial. These are desperate measures made necessary by a lack of knowledge, foresight and preparation. It's the same thing as when people buy lottery tickets in the hopes a win will fund their retirement. If this is your Plan A, I don't even want to know what Plan B looks like! I repeat: *there is no substitute for life insurance!*

Look throughout this issue to read about the impact an AIL/NILICO claim has had on both the clients and the Agents who wrote the policies. A common theme is the dignity and peace of mind the claim check provides for the family and the humbling sense of responsibility taken on by the Agents to provide our protection to as many people as possible.

Everyone needs someone to watch their back. For our clients, that's us!

SPOTLIGHT

www.arc.ailife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life and National Income Life

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NEWS **AUGUST 2017**
VOL. 50 NO. 8

SGA Career Track

New Markets Opening & Expanding!
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: **futuresga@ailife.com.**

Required Retention Rate

Effective Jan. 1, 2017, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention: 72.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday 9/22** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 9/27**. eApp business excluded from the 7 day hold should be uploaded by **Friday 9/29** before 2:00 p.m. CST to count for **September** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

$5,687,689

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Pages 26-33.**

Look for the asterisk! The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2018 Awards Presentation are: the top SGA from each category based on Performance Factor with 100% minimum, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top PR Representative from each category, and the top PR Manager from each category. View the 2018 Convention Qualifications online at www.ailife.com or www.nilife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Gaylord Palms Resort in Orlando! The convention will be held June 24-27, 2018.**

ANNIVERSARIES

40 YEARS OF SERVICE
Malka Arony, PR
31 YEARS OF SERVICE
Lawrence Dennis, AGT
22 YEARS OF SERVICE
Raymond Lau, AGT
18 YEARS OF SERVICE
Mathew Hart, SGA
17 YEARS OF SERVICE
Wes Elder, MGA
Robert Ulreich, AGT
16 YEARS OF SERVICE
Gabriela Berloni, PR
Darren Miller, MGA
15 YEARS OF SERVICE
Joshua Goodman, GA
Curt Snow, AGT
14 YEARS OF SERVICE
Joaquin Santos, AGT
Helen Taylor, AGT
13 YEARS OF SERVICE
Scott Hanna, MGA
12 YEARS OF SERVICE
John Collins, MGA
Gabriel Feldmann, SGA
Nicole Pate, PR
Agatha Safford, AGT
11 YEARS OF SERVICE
Cindy Cleary, PR
Richard Correa, SGA
Nikki Crosby, AGT
David Romfoe, MGA
Paul Samra, RGA
Michael van Delft, SA
10 YEARS OF SERVICE
Cara DeFiore, RGA
9 YEARS OF SERVICE
John Bacaron, MGA
Kevin Davis, MGA
Magda Figueiredo, RGA
Joy Horcajo, AGT
Lafi Papalii, AGT
Alex Rozotto, AGT
Erez Shabtay, RGA
Steven Sparkes, AGT
8 YEARS OF SERVICE
Shelby Poston, AGT
Chad Potts, SGA
Sarah Thomson-Dufrechou, PR
Robert Tierney, AGT
7 YEARS OF SERVICE
Reynolds Akuamoa, RGA
Kimberly Alston, AGT
Jorge Guerra, MGA
Mario Hajro, SA
Trevor Mayer, RGA
George Rosicky, AGT
Nicholas Walsh, GA
6 YEARS OF SERVICE
Tara Crane, RGA
Nigel Crowe, SGA
Kelly Ekker, GA
Ryan Giddens, SGA
Stephen Giddens, RGA
Jason Green, MGA
Phyo Phyo, SA
Sherry Schick, SA
Michael Shaba, AGT
Steve Svendson, SGA
Luz Torres, AGT
Victoria Wippich, AGT
5 YEARS OF SERVICE
Jenny Alvarez, SA
Susan daCruz, AGT
Troy Elliott, RGA
Thomas King, AGT
Mynor Lemus, SA
Duni Olusegun, RGA
Ellen Schultz, AGT
Sonia Tyner, GA
Amanda Watson, GA
4 YEARS OF SERVICE
Kade Beck, GA
Denis-Michael Catalano, GA
Debra Frederick, AGT
Peter Gabranski, MGA
Jon Golin, SA
Solomone Havea, GA
Dan Ikei, RGA
Kaylee Kielczewski, AGT
Mahadai Kryshundayal, GA
Jonathan Lamb, GA
Angela Landry, GA
Leonel Lazcano, SA
Thomas Longino, GA
Marcus Martin, MGA
Meghan Modrak, AGT
Kareem Mutia, GA
Jimez Parker, GA
Delroy Phang, SA
Edwin Rosa, SA
Susan Scott, GA
Adrian Segalla, GA
Lisa West, PR
3 YEARS OF SERVICE
Jonathan Black, GA
Renada Bogan, AGT
Hyunchul Chung, SA
Tanya Dodson, AGT
Ryan Fickert, RGA
Yairaniz Figueroa-Ruiz, AGT
Cristina Fox, GA
Carlos Frazier, AGT
Renita Fulcher, SA
Priscila Gonzalez, AGT
Edy Haddad, AGT
Breann Haley, MGA
Karen Hamilton, AGT
Kelly Hannan Daley, AGT
Scott Harris, AGT
Asiguy Haugabook, GA
Paul Helling, AGT
Hinalei Hukehuke, AGT
Kelsi Jewell, SA
Ericka Martinez, AGT
Patrick Ngangyou Tchounchui, SA
Ryan Orloski, GA
Dilushi Perera, GA
Donrie Purcell, AGT
Joseph Quintons, GA
Tonya Sims, AGT
Austin Smith, AGT
Terrence Smith, SA
Jamie Tan, AGT
Tovaughna Tipton-Adams, AGT
Angela Torres, MGA
Matthew Zang, SA
Pablo Zetina, MGA
2 YEAR OF SERVICE
Vincent Andreotti, GA
Connie Arnould, AGT
James Buch, SA
Vanessa Dean, PR
David Doles, SA
Miguel Fajardo, SA
Colin Ghee, AGT
Dwayne Gomez, MGA
Neil Gossman, AGT
Dean Gushi, GA
Ronald Heller, AGT
David Herchick, GA
Lynn Jenkins, GA
Joel Jesurun, GA
Alexander Johnston, GA
Rafael Kajatt, SA
Marie Laine, MGA
Nicholas Lovins, GA
Cole Maisonneuve, GA
Andy Mansor, GA
Ryan McCann, GA
Marcia McDuffie, SA
Cynthia Melchor, AGT
Timothy Moody, SA
Jasmine Parker, SA
Michael Perez, GA
Joseph Pizzoferrato, SA
Derek Pratt, SA
Johnny Ramos, MGA
Mathew Simonson, MGA
Aliesha Stone, SA
Joel Trask, SA
Vyacheslav Vasilenko, GA
1 YEAR OF SERVICE
Ahmad Agyapong, SA
Gerard Armstrong, SA
Awa Babou, SA
James Barron, AGT
Godwill Barungi, AGT
Ricardo Benson, AGT
Sydney Bouchard, SA
Kevin Brennan, AGT
Amber Brown, AGT
Timothy Jay Brown, MGA
Isaiah Bruce, SA
Vincenzo Carrasco, AGT
Ian Chadwick, AGT
Naqqash Chaudhry, AGT
Bryan Chechak, AGT
Dawn Ciccarelli, AGT
Joseph Conn, AGT
Aaron Cooper, GA
Trisha Cormeny, AGT
Michaela Cromie, AGT
Brandon Crosby, SA
Ronald Davis, AGT
Julian Dickinson, SA
Anthony Dixon, SA
Ericka Dozier, AGT
James Drenning, SA
Christian Dulaney, GA
Matelita Enosi, SA
Agner Espana, AGT
Marvin Fernandez, AGT
Nicole A Fischer, AGT
Jon Flexner, AGT
Ryan Flynn, AGT
Michelle Fong, SA
Southern Foster, MGA
Joshua Gaskin, SA
Lynn Gayle, AGT
Harold Gibson, AGT
Michael Glynn, AGT
Cara Griffin-Locker, GA
Braden Hale, AGT
Brandon Haley, AGT
Abyssinia Hammouri-Davis, SA
Gabriel Henderson, SA
Eva Holloway, SA
Jaterra Hurst, AGT
Diana Karch, AGT
Jacob Kieffer, AGT
Zakary Labieniec, SA
David Lawver, AGT
William Lenhard, SA
Scott Lloyd, SA
Justin LoPatriello, GA
Stevie Lopez, AGT
Donna McNair, AGT
Michael McNerlin, AGT
Oliver Mendoza, AGT
Nicole Menzies, SA
Obger Mercier, AGT
Teresa Mix, SA
Margarita Munoz, AGT
Matthew Neish, MGA
Benjamin Newhouse, AGT
Corey Niro, GA
Fakaola Niukapu, SA
Spencer Owens, SA
Mitchell Page, MGA
Thajuana Patterson Cole, AGT
Omeda Pattison, SA
Michael Perry, AGT
Anthony Petrosky, AGT
Ketlin Pierre, AGT
Tyaisha Powell, AGT
Nazmeen Prema, SA
Rosalie Price, AGT
Mario Puleo, AGT
Antonio Ramirez Jr, AGT
Phillip Ray, SA
David Ruhara, SA
Veronica Salinas, SA
Sarah Sams, SA
Landon Schlag, GA
Shequida Selmon, SA
Audessa Siccardi, SA
Maria Siero, PR
Timothy Silva, AGT
Robert Simmons, AGT
Melinda Skinner, GA
Dexter Smartt, AGT
Andrew D Smith, AGT
Blake Smith, AGT
Christopher Smith, AGT
Jeannieliza Solis, SA
Alison Sterzer, GA
Jessica St Pierre, GA
Evan Thomas, MGA
Jean Tumpap, SA
Jordan Turner, AGT
Aileen Varela, SA
Jose Viramontes, GA
Nicholas Wang, SA
Kari Webb, AGT
Timothy Welsh, SA
Andrew R White, SA
Adrienne Williams, AGT

PROMOTIONS

STATE GENERAL AGENT
Steve Svendson
REGIONAL GENERAL AGENT
Andrew Batten
Michael Cirelli
Corey Cox
Shai Mate
Jesse Rennich
David Rigney
Samer Saati
Darcy Schrieber
Jake Yagjian
MASTER GENERAL AGENT
Bradley Bidner
Mark Crittenden
Edwin Cuevas Quinones
Peter Gabranski
Dwayne Gomez
Mandi Gutierrez
Raymond Hessler
Nic Iagulli
Dylan Johnson
Sara Kamalvand
Justin Lowe
Kanon McGee
Gladis Orozco
David Ramirez-Benitez
Mizhraim Rivera
Sara Rostamijalilian
Michael Russo
Brandon Salbedo
Emma Sermos
60% GENERAL AGENT
Jon Houser
Angela Landry
Oleg Novitchii
Landon Schlag
57.5% GENERAL AGENT
Makena Alexander
Raymond Baham
George Bort
Kristen Brown
Christopher Buttacavoli
Matthew Castelli
Aaron Cooper
Karen Crowe
Renee Cunningham
Jacob Davis
Melissa Eyerly
Anthony Ferguson
Anthony Ferraro
Kimberly Free
Daryl Graham
Anthony Greco
Cara Griffin-Locker
Lynn Jenkins
Travis Kovach
Isabel Lange
Justin LoPatriello
Mary McMullin
Kareem Mutia
Brandon Neal
Michael Nelson
Robert Nolan
Jimez Parker
Damion Rayam
Calvin Shaw
Matthew Tallman
Mark Tusing
Francesca Veltri
55% SUPERVISING AGENT
Jillian Balvin
Joseph Bell
Brian Brantner
Jacob Brown
Barney Browner
Patricia Contreras
Breanna DeLoach
Julian Dickinson
Anthony Evans
Hanna Gore
Nicholas Hayman
Xylina Ibanez
Shelby Justice
Rodriguez Moore
Erin Murray
Stephen Murray
Josh Okray
Lars Olivan
Paul Ormes
Vincent Parsley
Amanda Ray
Heather Read
Janet Schnitz
Liana Sharp
James Sherwood
Matthew Sutton
Tara Taylor
Arsenio Washington
Stepan Zubarev
Priscilla Zuniga
52.5% SUPERVISING AGENT
Naim Abdulahad
Maria Aburto
Badie Assadian
Chase Babin
Denzel Banford
Ethan Barnt
Christa Bartol
Armando Benitez Ojeda
Phillip Blackmon
Kenya Blackshear
Noah Bort
Lindsey Brozovich
Codi Bryan
Sherryce Butler
Cory Cannataro
Andrew Clark
Walter Collie
Caitlin Crowley
Karen Davis
Edwin Delgado
Cathy Dishong
Angela Dixon
Ariel Earley
Daniel Fitzgerald
Moises Galvan
Anthony Giangarra
Christopher Gonzales
William Gonzalez
Daniel Griffin
Pedro Guerrero
Tracie Harmon
Chad Harper
Tamara Harvey
Obed Hernandez
Crissal Hoeckendorf
Jazmyn Holloway
Kyra Hopkins
Christopher Jackson
Claudia Jacquet
Joshua Jahnish-Maltese
Lukess Joseph
Benjamin Kandchoroff
Cyan Kissinger
Lillian Laboy
Aaron Lammey
Preston Lewis
Joshua Lynch
Desmond Martin
Gavin Maynard
Yuekaili McCamman
Christopher McFoy
Michael McKiernan
Dominic Meehan
Trenton Miller
Cody Nykoliation
Babajide Oresanya
Kendra Orng
Stacy Padilla
Jasmine Parker
Deepa Patel
Kempton Perry
Terrell Perry
Rory Power
Jeanette Ramirez
Jimmy Riley
Steven Ritchie
Abby Roman
Fredy Romero
Jasmine Rosario
Justin Runde
Shriyah Sadana
Monique Safari
Justin Saldecke
Brett Saulnier
Anthony Savinon
Jacob Schiaffino
Sherry Schick
Nchelle Schmidt
Aleasha Shelnutt
Sawyer Skaggs
Amber Steele
Adegbola Thompson
Alexis Tran
Elizabeth Trotter
Benjamin Twerskoi
Jeffrey von Kienast
Anthony Watson
James Whitaker
David Williams
Brian Woodland

NEW SGA

Steve Svendson
Arkansas
August 11

Steve joined AIL and what is now the Rich Correa SGA Office in 2011 after a career in the restaurant industry. He always had his sights set on the SGA opportunity because, as he puts it, "I am not a passenger. I am the person driving the bus. I have always wanted to control my destiny." He loves people and counts his ability to communicate and connect with them, including the penchant for chatting up total strangers, as his strongest asset. Steve is a single dad to 15-year old Dustin, and they live in Rogers, AR.

LIFE INSURANCE IS SERIOUS BUSINESS

Susan Fuldauer
Vice President of
Public Relations Field Operations

THE MONTH OF SEPTEMBER IS DESignated as Life Insurance Awareness Month. The way I see it, every month, every week, and every day is our Life Insurance Awareness "Month". That's what we do. Whether as a member of Team PR or of the Agency field force, we create awareness through all our contacts.

When PR makes a call to either service an existing group or to prospect and sign a new group, the value of the insurance we provide — both at no cost at the group level and as supplemental insurance benefits at the individual level — is foremost in our conversations. Unfortunately, many of the groups we speak with know all too well the need for insurance, having lost members either by natural causes or through tragic events. They inevitably must "pass the hat" as there frequently isn't enough insurance, if any, to provide for the funeral, let alone help with what follows: mortgage or rent, car, bills, college education, etc. All of which are parts of life for those who survive. No group is exempt from the need to have their members fully protected against the unforeseen.

And yet, outside of the no-cost benefits we provide members through the group AD&D placed by our PR team, tragically, we fail to cover someone that meets with an untimely death. I've spoken with many of our agents that tried to help a member place adequate insurance for themselves and their family and, for whatever reason (mostly procrastination or lack of forethought, I suppose), the member let opportunity go by without acting to provide for the future financial security of those left behind.

There are many instances after a fatal accident that the AD&D claim check delivered by the PR team is the only money being delivered. It's both heartwarming and sad this is so often the case. I've personally experienced tough, middle-aged union leaders who literally have tears in their eyes when we deliver the claim checks. They know their members and it's heartbreaking for these leaders to know they offered their members an opportunity to protect their families in time of greatest need, but the member didn't see the need or procrastinated and lost the bet.

Life insurance is serious business. It's more than just sales numbers; it is potentially the ultimate impact we can have on a family's ability to move on and survive. When we fail to show the value in protecting a family through life insurance, we fail that family.

Life insurance is, in my opinion, the easiest way to provide for the future and to leave a legacy. It can be life-changing for the beneficiaries. Instead of facing foreclosure and having to move from a family home, life insurance is the vehicle that keeps families in their homes, kids in their schools and communities strong.

We are impacting lives, one policy, and one family at a time. Whether you are part of Team PR or the Agency field force, go beyond your sales numbers and lead flow and think about the real-life impact you are having on families through placement of our insurance programs. You are the life changers for our members and their families. You have to be good enough, skilled enough, practiced enough to prevent a tragedy from becoming an even greater tragedy for a family.

Our purpose is clear and your focus should be sharp. You are our Insurance Awareness specialists and educators. Be the best at this job. Lives depend on it.

Make a difference in the lives of the people in front of you. Don't look past them to see your destination. Realize the people in front of you are the ones who will lead you to your destination. — Jon Gordon

NEW COMPANY RECORD

MONTHLY PRODUCTION

$5,076,551

NET ALP

Altig-Orlovic

Dear Future SGA

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these four levels.

SGA Career Track

Level 1: Qualify

To qualify you must meet the following criteria:

- 2 years tenure with AIL/NILICO
- Be on an MGA/RGA Contract
- Production of at least $225,000 of 1st Six Mo. Agent production (Last 12 Months)

Level 2: Interview

You will be flown to McKinney, Texas for dinner and an interview. During this time you will also learn about the budgetary and start-up process for new SGAs.

Level 3: Follow Up

Home Office will schedule a follow-up call with you and your SGA 60 days after your interview to discuss your progress in the areas of recruiting, production and quality. If you are still growing and moving forward, we will prepare for Step 4.

Level 4: Get an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Olja Holovcuk	8	Altig-Orlovic	Michael Hepner	2	Altig-Orlovic	Jazmyn Holloway	2	Mathew Hart	Karina Vernon	2	Corey Neff
Aryeh Freedman	6	Theodore Pappas	Barbara Isaac	2	Altig-Orlovic	Daniel Charron	2	Zachary Hart	Leonardo Perez	2	Bob Olson
Skay Nusenu	5	Sabrina Lloyd	Bothe Kochenower	2	Altig-Orlovic	Gian-Paolo Diberardo	2	Zachary Hart	Delroy Phang	2	Theodore Pappas
Philip Eggleton	5	Jeremy Welch	Jessica McCullum	2	Altig-Orlovic	John Fitzgerald	2	Zachary Hart	Rosemary Soto	2	Beto Quintero
Jessica Boswell	4	Altig-Orlovic	Joshua Lowman	2	Simon Arias	Cory Schroeder	2	Matt Henderson	Jon Flexner	2	Scott Rehberg
Cristian Alaimo	4	Sabrina Lloyd	Amanda Torres	2	Simon Arias	Tami Chaimov	2	Theodore Pappas	Olivia Stewart	2	Scott Rehberg
Gustavo Avila	4	Sabrina Lloyd	Brian Brantner	2	Richard Correa	Phyo Phyo	2	Theodore Pappas	Christopher Leasure	2	Surace-Smith
Kendall Wilson	4	Sabrina Lloyd	Jaclyn West	2	Richard Correa	Rosemary Soto	2	Beto Quintero	Eric Peyton	2	Surace-Smith
Timothy Moody	3	Altig-Orlovic	Leonel Lazcano	2	Desi Dimitrova	Orby Kelley	2	Surace-Smith	Calvin Shaw	2	Surace-Smith
Pratibha Garud	3	James Cunningham	Victor Goodman	2	Laura Fisher	Adrain Alfred	2	Michael Vasu	Jasmeet Kambo	2	Brian Traboulay
Steven Augustine	3	Cindy Furer	Edwin Rosa	2	Laura Fisher	Brooke Bogs	2	Michael Vasu	Brady Foreman	2	Michael Vasu
Jessline Fermin	3	Giglione-Ackerman	Timothy Stewart	2	Laura Fisher	Clayton Slaughter	2	Michael Vasu	Phillip Jenkins	2	Michael Vasu
Justin Tudhope	3	Sabrina Lloyd	Young Lee	2	Don Foti	Muzit Berhe	2	Jamison Weatherspoon	Antoinette Williams	2	Michael Vasu
Angela Rodriguez	3	Beto Quintero	Jonathan Daal	2	Steve Friedlander	Joshua Ellis	2	Jeremy Welch	Joshua Ellis	2	Jeremy Welch
Donna Bodine	3	Dustin Venekamp	Marquel Burns	2	Giglione-Ackerman	Diane Stevenson	2	Tom Williams	Suraj Daswani	2	Tom Williams
Zachary Button	2	Altig-Orlovic	Michelle Olivo	2	Giglione-Ackerman	Rubynia Hall	2	Brandon MacDonald	Rose Nelson	2	Tom Williams
Charles Carroll	2	Altig-Orlovic	Marcus Piccirilli	2	Giglione-Ackerman	Hannah Holmes	2	Brandon MacDonald			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Steven Baum	12	Sabrina Lloyd	Elvis Durakovic	3	Giglione-Ackerman	Debra Small	2	Laura Fisher	David Chen	2	Antonio Reyes
Megan Johnson	10	Michael Vasu	Joel Jesurun	3	Giglione-Ackerman	Iris Saavedra	2	Don Foti	Nacole Newbold	2	Imran Satti
George Lahamedjian	9	Altig-Orlovic	Fran Kolos	3	Giglione-Ackerman	Solomone Havea	2	Steve Friedlander	Nicholas Deliberto	2	Albert Serur
Kade Beck	8	Joseph Diecedue	Mickey Adkins	3	Zachary Hart	Luaao Leota	2	Steve Friedlander	Sina Heak	2	Albert Serur
Alma Lozano	7	Richard Correa	Roger Rau	3	Zachary Hart	Kerry Zorns	2	Ryan Giddens	Derek Foore	2	Surace-Smith
Patrycja Grudzinska	7	Sabrina Lloyd	Eric Butt	3	Chris Hernandez	Cristina Fox	2	Giglione-Ackerman	Adam Kidikas	2	Michael Vasu
Edmaggie Myrthil	7	Theodore Pappas	Robert Adrahtas	3	Sabrina Lloyd	Andres Liranzo	2	Giglione-Ackerman	Thomas Longino	2	Michael Vasu
Mallory Eggleton	7	Jeremy Welch	Amr Shater	3	Theodore Pappas	Jesus Tolentino	2	Giglione-Ackerman	Daisy Pyeatt	2	Michael Vasu
Rubin Chaimov	6	Theodore Pappas	Joseph Kanaan	3	Imran Satti	Francesca Veltri	2	Giglione-Ackerman	Devon Chapman	2	Jamison Weatherspoon
Jacob Davis	5	Altig-Orlovic	Bryan Juskiw	3	Surace-Smith	Adam Wolcott	2	Giglione-Ackerman	Evelyn Howell	2	Jamison Weatherspoon
Jessica Napiza	5	Don Foti	Oleg Novitchii	3	Surace-Smith	Kay Pomroy	2	Greg Graham	Aracelis Mota	2	Tom Williams
William Tompkins	5	Ryan Giddens	Eric Thompson	3	Surace-Smith	Heulett Suggs	2	Mathew Hart	Mary Gates	2	Brandon MacDonald
Deonte Jones	5	Zachary Hart	Daniel Walton	3	Surace-Smith	Anthony Theriault	2	Mathew Hart	Kasey White	2	Travis Moody
Shiv Patel	5	Sabrina Lloyd	Corey Niro	3	Michael Vasu	Robert Nolan	2	Zachary Hart	David Bilotti	2	Corey Neff
Steven Barton	5	Corey Neff	Samy Jacques	3	Tom Williams	Brenda Fox	2	Hart-McCallum	Christina McGregor	2	Corey Neff
Samuel M Simpson	5	Bob Olson	Ricardo Alanis	2	Altig-Orlovic	Wanda Williams	2	Hart-McCallum	Venita Allen	2	Oldham-Gryska
Juan Rivera	5	Beto Quintero	Christopher Buttacavoli	2	Altig-Orlovic	Mark Aldamuy	2	Matt Henderson	Branden Griffin	2	Oldham-Gryska
Mike Paragiou	5	Surace-Smith	Daven Hermosura	2	Altig-Orlovic	Karen Salek-Cuzmar	2	Matt Henderson	Casey Pfeffer	2	Oldham-Gryska
Alifonzo Garcia	5	Dustin Venekamp	Devin Husband	2	Altig-Orlovic	Joseph Rotolo	2	Matt Henderson	Theodore Ryan	2	Oldham-Gryska
Dean Gushi	4	Altig-Orlovic	Andrew Hynan	2	Altig-Orlovic	Vance Rountree	2	Matt Henderson	Marie Campbell	2	Bob Olson
Kierra Goodwin	4	Simon Arias	Daniel Li	2	Altig-Orlovic	Keona France	2	Kyle Johnson	Frank Cordaro	2	Theodore Pappas
Landon Schlag	4	Richard Correa	Bria Washington	2	Altig-Orlovic	Karen Lamey	2	Kyle Johnson	George Taramas	2	Theodore Pappas
Eric Watson	4	Zachary Hart	Daniel Dunham	2	Simon Arias	Michael Dean	2	Travis Moody	Sashia Veerman	2	Byron Paz
Andrew Severson	3	Altig-Orlovic	Brandon Foster	2	Simon Arias	Robert Townsend	2	Corey Neff	Susan Bedrossian	2	Cisco Perez
Vincent Campana	3	Simon Arias	Desarae Freeman	2	Simon Arias	Marie Campbell	2	Bob Olson	Mario Frias	2	Cisco Perez
Daniel Anderson	3	Eric Cochran	Joel Nunez	2	Simon Arias	Diane Williams-Lewis	2	Bob Olson	Walter Icaza	2	Beto Quintero
Barkley Collinson	3	Richard Correa	Damaris Henderson	2	Cohen-Cohen	Mark Lahijani	2	Theodore Pappas	Kelly Ekker	2	Tiffany Roland
Joshua Goodman	3	Richard Correa	Ronald Rivera	2	Cohen-Cohen	Emil Mohareb	2	Theodore Pappas	Nicholas Deliberto	2	Albert Serur
Cameron Stanley	3	Laura Fisher	Garrett Shelton	2	Richard Correa	Katrina Ricks	2	Theodore Pappas	Brent Bowling	2	Surace-Smith
Mario Andres Chavez	3	Don Foti	Abraham Weissman	2	Richard Correa	Susan Bedrossian	2	Cisco Perez	Derek Foore	2	Surace-Smith
Ryan McCann	3	Ryan Giddens	Michael Russo	2	Laura Fisher	Walter Icaza	2	Beto Quintero	Andrew Siebert	2	Surace-Smith

GA (cont.)

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Andy Mansor	2	Brian Traboulay	Adam Kidikas	2	Michael Vasu	Marina Herrera	2	Dustin Venekamp	Bobby Davis	2	Jeremy Welch
Nicholas Watson	2	Brian Traboulay	Corey Niro	2	Michael Vasu	Devon Chapman	2	Jamison Weatherspoon	David Lawrence	2	Jeremy Welch
									James Cassie	2	Tom Williams

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
David Higa	17	Cohen-Cohen	Daniel G Johnson	5	Hart-McCallum	Robert Kanaan	4	Imran Satti	Alta Herpel	3	Chris Hernandez
Jamil Harris	15	Daniel Umbertone	Christina Meyer	5	Sabrina Lloyd	Lacey Davies	3	Altig-Orlovic	Jeremy Rivers	3	Kyle Johnson
Zach Otto	12	Sabrina Lloyd	Jonathan L Jones	5	Corey Neff	Blake Higuchi	3	Altig-Orlovic	Rachel Brown	3	Johnson-Nelson
Doreen Ryan-Foti	10	Don Foti	Carrie Hammer	5	Bob Olson	Melinda-Rae Lyse	3	Altig-Orlovic	Duane Shaw	3	Sabrina Lloyd
Erez Shabtay	10	Michael Vasu	Nicholas Scordos	5	Surace-Smith	Brandon Minor	3	Altig-Orlovic	Evan Donoghue	3	Corey Neff
Michael Mandella	9	Altig-Orlovic	Joshua West	5	Michael Vasu	Ryan Stenglein	3	Altig-Orlovic	Kimberly Hamilton	3	Oldham-Gryska
Joshua Jackson	8	Joseph Diecedue	Eugene Garcia	5	Dustin Venekamp	Matthew Cessna	3	Simon Arias	Andrew Wagner	3	Oldham-Gryska
Marian Sertler	8	Sabrina Lloyd	Dan Ikei	4	Altig-Orlovic	David Basnett	3	Ryan Bisanz	Andre Bent	3	Bob Olson
Reynolds Akuamoa	8	Theodore Pappas	Cleopatra Sola	4	Altig-Orlovic	Christopher Dicks	3	Eric Cochran	Raul Jacobs	3	Bob Olson
Christopher Stevens	8	Kris Thierne	John Conard	4	Simon Arias	Joshua Krueger	3	Richard Correa	Shahab Mahdavinejad	3	Theodore Pappas
Aaron Ralston	8	Jeremy Welch	Sean Velasquez	4	Cohen-Cohen	Jeramey Pitman	3	Richard Correa	Atta Saleh	3	Theodore Pappas
John Nieves	7	Richard Correa	William Soulier	4	Randall Cook	Duni Olusegun	3	James Cunningham	Jeffrey Hall	3	Albert Serur
Johnny Ly	6	Giglione-Ackerman	Andrew McQuade	4	Richard Correa	Kelvin Fernandez	3	Laura Fisher	Marc Salvaggi	3	Surace-Smith
Darcy Schrieber	6	Zachary Hart	Matthew Turnquist	4	Richard Correa	Michael Russo	3	Laura Fisher	Lisa Richardson	3	Moswen Taylor
Shalom Chaimov	6	Theodore Pappas	Brian Zuzick	4	Laura Fisher	Anita Ferris	3	Steve Friedlander	James Winfield	3	Dustin Venekamp
Michelle Martinez Aviles	6	Beto Quintero	Paul Zuzick	4	Laura Fisher	Ofa Tupouniua	3	Steve Friedlander	Michael Patty	3	Chad Potts
Daniel Hartwig	6	Surace-Smith	Craig Strompf	4	Cindy Furer	Philip Roffi	3	Cindy Furer	Jeffrey Hall	3	Albert Serur
Matthew Parks	6	Surace-Smith	Steve Bryant	4	Ryan Giddens	Justin Sutton	3	Ryan Giddens	Nicholas Scordos	3	Surace-Smith
Jonni Ng	5	Altig-Orlovic	Edward Nguyen	4	Mathew Hart	Corey Hallam	3	Giglione-Ackerman	Nicole Sanders	3	Michael Vasu
Patrick Stenglein	5	Altig-Orlovic	Steven King	4	Zachary Hart	Corey Helly	3	Giglione-Ackerman	Southern Foster	3	Dustin Venekamp
Ryan Tucker	5	Altig-Orlovic	Chad McLaughlin	4	Matt Henderson	Morgan Lobello	3	Giglione-Ackerman	Jessica Wilhite	3	Jamison Weatherspoon
Richmond Gerrish	5	Laura Fisher	Chelsie Otto	4	Sabrina Lloyd	Glenn Martin	3	Giglione-Ackerman	Jordon Barron	3	Jeremy Welch
Robert Locke	5	Ryan Giddens	Steven Rios	4	Sabrina Lloyd	Joshua Crisp	3	Zachary Hart	Nathalie Kanzki	3	Tom Williams
Michael DeGiovanni	5	Giglione-Ackerman	Begona Patino-Lopez	4	Cisco Perez	David Hefflin	3	Zachary Hart	Alan Fricke	3	John Young
Michael Stuver	5	Zachary Hart	Geddes Robinson	4	Raymond Risucci	Matthew Cartwright	3	Chris Hernandez			

RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Robert Janev	25	Sabrina Lloyd	Ryan Fickert	21	Zachary Hart	Sean Velasquez	18	Cohen-Cohen	Syed Quadri	18	Theodore Pappas

NEW ASSOCIATE– $1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:

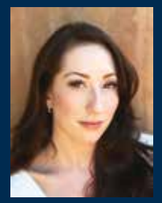
SA & GA– at least two new associates during the month
MGA– at least three new associates during the month
RGA– top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY RECRUITING PROGRAM

TOP PAYOUTS■ JULY

TOTAL PAYOUT: **$437,827** TOTAL QUALIFIERS: **783**



Rennie Ayers
$4,411
Altig-Orlovic

Hanna Gore
$4,163
Ryan Giddens

Michelle Martinez Aviles
$3,739
Beto Quintero

David Carpenter
$3,442
Dustin Venekamp

Alexander Rollo
$3,428
Zachary Hart

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Rennie Ayers	$ 4,411	Ariel Demesa	$ 1,578	Faith Osborne	$ 1,167	Joshua Lynch	$ 1,027	Randall Fujinaka	$ 822
Hanna Gore	4,163	Andre Bent	1,548	Ronnae Beech	1,166	Kevin Shaw	1,022	Michael Neuendorf	817
Michelle Martinez Aviles	3,739	Aaron Piotrowski	1,544	Alan Sedaghat	1,158	Vincent Schultz	1,022	Michael Clemente	813
David Carpenter	3,442	Alexandros Morisis	1,498	Brooke Bogs	1,153	Cory Schroeder	1,018	Patrick Rieger	808
Alexander Rollo	3,428	Sarah Golobic	1,494	Jules Julien	1,146	Ryan Vance	1,014	Ashley Rust	807
Vellairis Gomez	3,416	Nilda Guerra	1,491	Anthony Padilla	1,145	Fabian Guerrero	1,014	Steven Baum	804
Lakeesha Graham	3,370	Chelsea Hayward	1,475	Alejandro Guzman	1,145	Eric Thompson	1,012	Mohammad Shean	803
Eric Snyder	3,330	Jennifer Jaikes	1,468	Sean Chairez	1,145	Mark Dushaj	1,012	Joshua Pinckney	802
Ransey Vazquez	3,226	Blanca Chit	1,458	Mikhail Bencosme	1,136	Marissa Cunningham	1,005	Aljban Jashari	800
Jessica Chang	3,153	Elizabeth Miller	1,457	Niria Alarcon	1,135	Kenneth Clark	1,000	Gustavo Avila	798
Herbert Browne	3,129	Kurt Cahill	1,430	Kimberly Bensie	1,122	Amber Ellestad	1,000	Robert R Hamilton	782
William Baker	2,771	Kendall Wilson	1,416	Sean Stamey	1,121	Joseph French	1,000	Brandon Summerton	779
Corey Nuzzi	2,524	Angeline Harper	1,410	Deaveon Francisco	1,120	Tammy Harris	1,000	Julian Ty-Myers	774
Brittany Luke	2,422	Samy Jacques	1,388	Jennifer Culver	1,117	Ruth Ineh	1,000	Carl Chargois	770
Heather Read	2,414	Alyssa Wiebe	1,385	Charlesala Preston	1,114	Daniel James	1,000	Honore Ndoli	769
Sara Skitka	2,358	Evelyn Juarez	1,384	Davelle Lee	1,114	Dejannae Lang	1,000	Jimmy Marzouka	767
Damaris Trejo De Jesus	2,315	Rosemary Soto	1,380	Audrey Schlosser-Muck	1,111	Mario Leon	1,000	Victor Beltran Calderon	764
Abel Gamo	2,256	Christian Okulicz	1,362	Fadi Nassar	1,111	Julien Lumives	1,000	Timothy Lum	755
Adewale Thompson	2,247	Noah Zabawa	1,359	Jessica Jaikes	1,110	Adrian Piceno	1,000	Brittany Inman	750
Dylan Murphy	2,234	Hubert Brown	1,350	Hillary Griese	1,107	Aaron Piotrowski	1,000	Jedediah Turner	750
Skay Nusenu	2,155	Alex Menard	1,347	Savanah Beckwith	1,107	Allan Snow	1,000	Zach Otto	748
Mariah Robinson	2,154	Hayden Hill	1,345	Ryan Howard	1,105	Davron Williams	1,000	Lizzy Holbrook	746
Charity Johnson	2,069	Andrew Olsen	1,341	Elijah Clem	1,104	Shaytrese Williams	1,000	Tiffani Tavormina	739
Joshua Dishong	2,019	David Tsutsumi	1,340	Adam Chesney	1,103	Michal Green	995	Jasmine Gomez	737
Patrycja Grudzinska	2,019	Ricardo Benson	1,336	Kevin Jodon	1,100	Aaron Chen	975	Tevita Leka	729
Bethany White	2,012	Lidia Meglei	1,321	Elizabeth Garcia	1,097	Ryan Slater	972	Iris Saavedra	719
Corey Kmetz	2,000	Matthew Sutton	1,311	Tyler A Johnson	1,097	Daniel Li	961	Jameetri Washington	713
Joseph McCallister	1,983	Joel Jesurun	1,273	Joshua Ellis	1,096	Moises Duran	946	Mickel Major	711
David Staffiery	1,972	Joshua Jahnish-Maltese	1,271	Dennis Gargiulo	1,089	Winslow Choina	933	Shane Hirtle	706
Miles Crudup	1,967	Nicholas Scordos	1,258	Joseph Benedetto	1,087	Marian Sertler	929	Darrin Roberts	704
Juan Montana	1,909	Francis Leonardo	1,253	Matthew Conrad	1,078	Taylor Black	918	Adegbola Thompson	703
Christopher Botelho	1,900	Harold Durana	1,251	Elda Garcia	1,067	Asia Rose	893	Sarah Herbold	691
Daryl Graham	1,862	Walter Icaza	1,251	Hayden Alspach	1,067	Arush Ahuja	885	Cory Cannataro	689
Chaz Hutcherson	1,836	Chris Murphy	1,239	Josh Bloomquist	1,067	Ileana Tatafu	884	William Robinson	686
Antoinette Williams	1,800	Michaelle Felix	1,223	Leslie Echeverria	1,066	Paul M Smith	880	Nikola Subotic	684
Jonathan Inman	1,733	Peter Dempsey	1,223	Froni Jimenez	1,059	Michael Mandella	860	Sherryce Butler	681
Daiquan Hairston	1,706	Jesse Benwell	1,218	Juan Rivera	1,054	Jonathan Daal	859	Justin Saldecke	672
Aaron Lammey	1,655	Shelby White	1,210	Sandra Williams	1,044	George Bort	853	Andrew Chambers	669
Payam Sami	1,641	Gabriel Juarez	1,205	Adetokunbo Thompson	1,044	Gage Townson	844	Kyle Wagner	667
Michael Koehl	1,596	Fredy Romero	1,196	Myaa Fallon	1,037	George Lahamedjian	842	Ashley Gallegos	667
Cameron Harp	1,583	Amber Patterson	1,171	William Gonzalez	1,034	Emilo Aguero	841	Stephanie Villagran	663
Sumedh Basani	1,579	Kimberly Bradley	1,170	Michalina Rains	1,032	Noah Bort	831	Elizabeth Applegate	662

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Michael Stuver	$ 661	Taylor McQuiddy	$ 621	Troy Taylor	$ 584	Angela Black	$ 556	Daisy Pyeatt	$ 528
Dustin Nispel	661	Elvis Durakovic	620	Andy Mansor	584	Marques Holmes	555	Lawerence Smith	528
Stephen Zutantas	660	Jonathan Black	614	Marc Salvaggi	582	Joseph Corwin	555	Justin LoPatriello	527
Mike Paragiou	660	Nicholas Glennon	612	Mario Hajro	578	Megan Johnson	551	Matthew Dawson	526
Dominick Williams	659	Holly Thompson	611	Joy Vann-Austin	577	Rachel Mesnard	549	Silis Verdant	524
Aracelis Mota	654	Cody Hourigan	606	Francisco Vasquez	572	Samisoni Koloa	547	Ryan Fickert	519
Peterlee Georges	643	Valentina Martinez	606	Mary McMullin	570	Terri Crouch	546	Ernest Powell	519
Kierra Goodwin	640	Colin Ghee	603	Brittni Kwiecien	568	Jacob Rochefort	545	Noe Jackson	517
Adam Wolcott	636	Ryan Burns	598	Elifranc Deus	568	Luis Suarez	544	Donald Gregoire	516
Ryan Kendl	633	Roger Fung	598	Marquel Burns	566	John McDougald	541	Jesus Tolentino	515
Trevor Tollefson	633	Young Lee	596	Conzita Goveas	565	Jennifer Reed	539	Monique Tolbert	509
Nic Iagulli	631	London Burnett	595	Kay Pomroy	565	Rita Eisentrager	539	Jessica McCullum	508
Shawntae Collins	631	Brady Foreman	595	Orby Kelley	560	Brandon Neal	538	Jane Choina	506
Rebecca Underwood	627	Steven Rios	594	Benjamin Brown	558	Ebonee Imes	537	Nelson Marques	502
Evette Moore	626	Lincoln Dziekonski	593	Alexander Spehar	558	Barbara Seyoum	531	Stephanie Kell	502
Romie Murphy	624	John Conard	592	Charles Melahn	557	Matthew Parks	529	Jacqueline Morris	501

TOP RECRUITING AGENTS▼● JULY

TOTAL LEGACY RECRUITERS: **315** TOTAL LEGACY RECRUITS: **383**

Ransey Vazquez
9 Recruits
Bob Olson

Michelle Martinez Aviles
6 Recruits
Beto Quintero

Vellairis Gomez
5 Recruits
Jamison Weatherspoon

Hanna Gore
4 Recruits
Ryan Giddens

Ricardo Benson
3 Recruits
Surace-Smith

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	9	Alix Albright	2	Peterlee Georges	2	Brandon Neal	2	Adewale Thompson	2
Michelle Martinez Aviles	6	Andre Bent	2	Lakeesha Graham	2	Corey Nuzzi	2	Holly Thompson	2
Vellairis Gomez	5	Josh Bloomquist	2	Mario Hajro	2	Zach Otto	2	Damaris Trejo De Jesus	2
Hanna Gore	4	Hubert Brown	2	Janoel Kanaley	2	Heather Read	2	Julian Ty-Myers	2
Ricardo Benson	3	Herbert Browne	2	Corey Kmetz	2	Barbara Seyoum	2	Jose Viramontes	2
Taylor Black	3	Jessica Chang	2	Timothy Lum	2	Mathew Simonson	2	Bethany White	2
Patrycja Grudzinska	3	Shawntae Collins	2	Sione Maumau	2	Paul M Smith	2	Derek Woo	2
Mike Paragiou	3	Terri Crouch	2	Joseph McCallister	2	David Staffiery	2		
Kendall Wilson	3	Jonathan Daal	2	Mary McMullin	2	Tonya Stringer	2		
Arush Ahuja	2	Omar Fernandez	2	Romie Murphy	2	Nikola Subotic	2		

TOP RECRUITING AGENTS▼ YTD

TOTAL LEGACY RECRUITERS: **1,681** TOTAL LEGACY RECRUITS: **2,786**

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	50	Gregorio Albao	9	Francisco Vasquez	8	Joshua Dishong	7	Antoinette Williams	7
Michelle Martinez Aviles	18	Paul M Smith	9	Bethany White	8	Patrycja Grudzinska	7	Diane Williams-Lewis	7
David Carpenter	13	Kierra Goodwin	8	Josh Bloomquist	7	Joel Jesurun	7		
Stephanie Kell	12	Daryl Graham	8	Shawntae Collins	7	Skay Nusenu	7		
Kendall Wilson	12	Steven Rios	8	Matthew Conrad	7	Nikola Subotic	7		

■ By Incentive Structure Payout. Top Legacy Recruiting Agents listed earned at least $500.
▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. In case of a tie, top Legacy Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.
★ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*

Ransey Vazquez
Bob Olson
51 Recruits
Double Platinum

Ernest Powell
Michael Vasu
15 Recruits
Gold

David Carpenter
Dustin Venekamp
11 Recruits
Silver

Joseph McCallister
Simon Arias
11 Recruits
Silver

Timothy Bugge
Simon Arias
10 Recruits
Silver

Daryl Graham
Surace-Smith
10 Recruits
Silver

Josh Bloomquist
Tiffany Roland
6 Recruits
Bronze

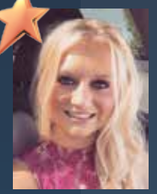
Jonathan Daal
Steve Friedlander
6 Recruits
Bronze

Andre Bent
Bob Olson
5 Recruits
Bronze

Christopher Botelho
Altig-Orlovic
5 Recruits
Bronze

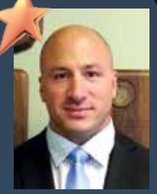
Mario Hajro
Surace-Smith
5 Recruits
Bronze

Robert R Hamilton
Altig-Orlovic
5 Recruits
Bronze



Megan Johnson
Michael Vasu
5 Recruits
Bronze

Carlin Kaufman
Chris Hernandez
5 Recruits
Bronze



James Keefer
Simon Arias
5 Recruits
Bronze

Kay Pomroy
Greg Graham
5 Recruits
Bronze

Erica Robertson
Simon Arias
5 Recruits
Bronze

Iris Saavedra
Don Foti
5 Recruits
Bronze

Joshua West
Michael Vasu
5 Recruits
Bronze

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted $2,000 Net ALP

MY FIRST CLAIM

Richard Meshulam
Vice President of Quality Business

YOU NEVER FORGET YOUR FIRST time. I had been an agent for about 2 years and had moved to San Diego to co-manage an operation with a fellow MGA. I was working with many members of an IBEW manufacturing local out of El Toro, CA.

Back in the mid to late 80s, we sold a family package for $50 a month. Since the union member was the wife, I covered her for whole life, 3-year income protection, B2000, her husband for $10,000 as a rider and each child for $2,500 along with an A71000 — the perfect package for a growing family in their 40s.

A couple of months later as I was about to go on stage at the 1987 convention in Honolulu as #2 in the country for the previous year's PR card return, I received a call that the husband, Dennis, a long haul trucker, had been killed in an accident in Seattle, WA.

I assisted Shirley on the phone with filing the claim and went to her home immediately upon my return to California. I attended the funeral at which time Shirley introduced me to all of her friends as the insurance agent that kept beans on her table and a roof over her head when she lost her husband. Several years later, I attended her daughter's wedding and once again I was introduced as the insurance agent who kept beans on her table and a roof over her head. I came to use these exact words in my script when I discussed not only the AD&D benefit, but the reason for additional life insurance.

Unfortunately, Shirley did what many widows do in the heat of the moment; after paying some bills, she redecorated the house and bought a hot tub. That didn't leave much since the total benefits between the A71000 (accidental death benefit only) and the spouse rider was $20,000. In case you're wondering why we didn't pay the auto accident death benefit, it's because Dennis was a commercial truck driver, not driving a passenger vehicle. The consolation is that even though it was only $20,000, it was *there*.

Through the years, I have lost touch with Shirley, but I think of her and her family often when discussing the need for coverage. They remain living proof of why insurance is needed.

On a personal note, nearly 25 years ago I purchased a 20-unit cancer policy. I figured it was a safe bet that buying this policy would prevent me from getting it. As many now know, last November I was diagnosed with a rare form of cancer. As the bills and explanations of benefits started to come in from doctors, labs, hospitals, and every Tom, Dick, and Harry, all I did was write my claim number/policy number on them and forward them to the claims department at AIL. These claims were processed within days and checks started coming to me. The funds have assisted me in providing hotel rooms for family members near the hospital when I needed to be there overnight or for days on end after surgery. Since my daughter took time off from work to help my wife in transporting me to and from the hospital, I had the extra funds to offset the loss of her income. So I am also living proof of how AIL protects working families.

Although one case was in its contestability period and the second wasn't, the claims were both paid immediately. Why? All the information necessary was provided starting with full disclosure on both applications. For Shirley, it meant also submitting an accident report, police report, and an article from the newspaper. For me, it meant submitting the pathological report with the diagnosis on it.

Getting claims paid begins with setting the appointment, giving a good presentation, and making sure all questions are answered properly. Never leave anything off an application. It is your job as a representative of AIL/NILICO to provide complete and accurate information.

Here's a real example of what NOT to do: The applicant applied for a significant amount of combined coverage. No drugs were listed on the application because the agent did not feel they were pertinent. Neither did the agent feel it was important to note that the applicant is paralyzed from the waist down. The agent's statement was that he asked the applicant if he was healthy, and when the applicant said 'yes,' he answered 'no' to all the questions on the app.

As you may surmise, this was not a good career move for the unfortunate agent.

Do yourself and your clients a favor and provide ALL information requested. Underwriting will determine if it is necessary or not. This will ensure policies get issued faster and claims can be processed quickly.

Shirley and I can tell you how much those timely claim checks mean.

WHY WE DO what we do

It's just a matter of time before you get the call that changes your attitude about what we do. We asked a few people to share a claim story that had an impact on them.

In 1988, American Income was admitted to do business in Canada. My agent number was C0001, and I wrote the first Canadian policy. We chose the President of the Millwrights Union to write the policy on as he had helped American Income get approved, and he was in great health.

One year later, that $100,000 policy I wrote on him had a claim sent in for it. Within just a few months of signing up for his American Income Life policy, and in perfect health, he found out he had terminal pancreatic cancer, which takes people very fast.

I met with his wife to give her the $100,000 check, and she did not even realize that her husband had been the very first policy holder in Canada. She was just so touched, and I told her that we had really done it as a symbolic gesture because he said he wanted to be the first one although he already had plenty of insurance; he just wanted something from American Income Life, a union company. I have had hundreds of claim stories in my 35 years with the company, but that one will always stick out in my mind.

— Rick Altig

One of the most memorable experiences I had as an agent happened in 2009. I was working in Somerset, New Jersey and at 9 p.m. I did a door knock of a policy holder who was 72 years old. She had $3,000 in coverage and I sold her an additional $3,000, which is all she could afford. She did not want to burden her son with her final expenses, so she was happy that at least she could do that much.

One month after the application, there was a notice on the Wednesday Bulletin stating we needed doctors' records. I called the client and she contacted the doctor on a 3-way call. We were told that we needed a HIPAA form. I told them that we sent it but they said we needed to sign one of theirs. I had "Betty" call her son to take her to the Doctor's office that day to sign the HIPAA form.

Two days later, I received a call from her son informing me that his Mom had passed away the night before. He thanked me for taking care of her, because he contacted Home Office and they were paying the full claim. He told me, "Without that extra insurance, I never would have been able to bury my mother with dignity."
This is why I do what I do.

— Lawrence Broniszewski
(Giglione-Ackerman)

My most memorable claim and what showed me the impact we have on families was back in 2003, in my 3rd month. It was about 9:45 p.m. and I was running behind, so I called the member and he said to come on over. He was a 45-year old Union member with a wife and 2 children and was the only breadwinner in the family. I closed the sale and had all the paperwork completed (back when we used paper apps and live checks).

As I was heading to the office the next morning to turn in my applications, I received a call from the wife, asking me if the life insurance application we just did last night was completed and good to go — her husband passed away in his sleep of a brain aneurysm, as we later found out. AIL stands by their word and the claim was paid. Deliver your best presentation every time. Never miss or reschedule an appointment. If I had rescheduled the appointment that family would have been devastated financially.

— Corey Neff

My most memorable claim payout hit extremely close to home in our agency. A former agent and field trainer of ours, Kalle, who was with the agency for years passed away unexpectedly. She was a healthy 33 year old woman, loyal wife, and a mother of two young children. In September of 2015, she and her daughter Aidan were caught in a house fire that claimed their lives. Kalle had an impact on our lives here at the agency while she was working here, and her death really shook us. It also made a very strong statement about just how important what we do is.

— Simon Arias

One of my very first clients was out of the Southside of Chicago. I still remember sitting with three generations of the family on the second floor of a two-story flat — middle of the summer, no air and about 10 of us at the dining room table. After leaving, the family referred to me as "Bob the Insurance Man." About a year, later I received a call from the oldest daughter that their Mom had passed. They wanted help on their claim and invited me to the funeral. There had to be 100+ people there and the family introduced me to each of them as "Bob the Insurance Man." Although it was a sad time because the family just lost their Mother and Grandmother and the policy was rather small, there was a sense of pride as we were walking around meeting everyone; pride that they took care of their family, which made me very happy because we helped them. I still talk to this family at least once a year and they still today call me "Bob the Insurance Man."

— Bob Olson

The moment that I knew AIL made a difference in the lives of the people we serve was when I helped a family with a death claim. I was relatively new in the business and went on an appointment to do a policy review. Ralph and Linda were a middle aged couple with 5 adult children and they had their coverage with AIL for 6+ years. While reviewing their policies, the couple seemed confused. It became clear the look of confusion was due to the fact that neither of them knew that they had any active coverage through AIL. They had not paid a premium in quite a few years because the waiver of premium was activated on both of their policies. The policies were kept active because they were both permanently disabled. The excitement and relief they felt in hearing this information was overwhelming. I left that house feeling great about the protection AIL had provided their family.

About 4 days after that meeting, I got a call on a Sunday morning that I will never forget. "Tiffany, it's Linda. Do you remember Ralph?" It dawned on me that these were the policyholders from earlier in the week. Then she said, "I was just calling to say thank you." I was puzzled about why she was calling me on a Sunday morning to say thank you. She then said, "Ralph died last night and you gave him the peace he needed to let go. He was terminal and he was concerned about how me and the kids would bury him." I apologized for her loss and helped walk her through the death claim process. She had enough money to give him the burial their family wanted and had money left over to take care of other expenses that needed to be handled.

A week later she showed up at our office with flowers and her children to thank us again. She also wanted to make sure that all 5 of her children got coverage to protect themselves and their families. This experience solidified my belief in the fact that what we do today affects someone else's life. The coverage that AIL provides truly makes a difference in the lives of the families we protect.

— Tiffany Roland

DID YOU KNOW?

SEPTEMBER IS LIFE INSURANCE AWARENESS MONTH (LIAM). IT'S A GREAT TIME FOR AGENTS TO TALK WITH INDIVIDUALS AND FAMILIES ABOUT THE IMPORTANCE OF LIFE INSURANCE. ACCORDING TO LIFE HAPPENS, A NONPROFIT ORGANIZATION DEDICATED TO EDUCATING PEOPLE ABOUT LIFE INSURANCE, 40 PERCENT OF AMERICANS HAVEN'T PURCHASED LIFE INSURANCE BECAUSE THEY **DON'T KNOW WHAT TYPE** OR **HOW MUCH** TO BUY. ALTHOUGH THE FACTS AND STATISTICS BELOW PERTAIN SPECIFICALLY TO THE UNITED STATES, IT IS REASONABLE TO ASSUME THE TRENDS APPLY TO ALL OUR MARKETS.

CAN YOU GUESS THE TOP 6 REASONS TO BUY LIFE INSURANCE?

1. To replace one's ability to earn income
2. To replace one's ability to care for others
3. To pay for final expense resulting from the death
4. To provide for special business needs
5. To fund a charitable interest
6. To provide supplemental income later in life

WHO'S BUYING LIFE INSURANCE IN AMERICA?

3 IN 10 AMERICAN HOUSEHOLDS ARE **UNINSURED**

61% OF MEN HAVE SOME SORT OF LIFE INSURANCE

VS.

57% OF WOMEN HAVE SOME SORT OF LIFE INSURANCE

93% THINK LIFE INSURANCE IS NECESSARY

BUT ONLY

63% OF ADULTS HAVE LIFE INSURANCE

OF THAT 63%...

48% DO NOT HAVE ADEQUATE COVERAGE

THAT'S **60.1M** FAMILIES!

AVERAGE AMOUNT OF COVERAGE FOR MARRIED INDIVIDUALS

MEN	$235,600
WOMEN	$147,800

WHEN IT COMES TO MILLENNIALS...

65% of Millennial households plan to purchase life insurance in the next 12 months

70% OF MILLENNIALS OWN SOME LIFE INSURANCE

Sources: "Life Insurance Awareness Month Campaigns, Life Happens: a nonprofit organization, 2017." "Facts About Life 2016, LIMRA, 2016."

INDIVIDUALPRODUCERS

1
AL ALKURDI
LOMBARD, IL

2
DAVID RUHARA
PORTLAND, ME

3
BRIAN CABRAL
WINNIPEG, MB

4
DIANA AL ALI
GREELY, ON

5
KEVIN ISHIKANE
HONOLULU, HI

6
DUSTIN DUNBAR
PHOENIX, AZ

7
MICHAEL BOTOND
SURREY, BC

8
MIKE SUKHBAATAR
JACKSON, MS

9
KENAN HYSENI
WINNIPEG, MB

10
ELIZABETH GARCIA
SCHAUMBURG, IL

11
MEARDEY KIM
ORLEANS, ON

12
BRYAN JUSKIW
COLUMBUS, OH

13
MASSOUD VAZIRI
VERNON, BC

14
KATIE MASSART
COCHRANE, AB

15
JOEY KENNEDY
HENDERSONVILLE, TN

16
ALAN SEDAGHAT
VANCOUVER, BC

17
ANDREW CHAMBERS
MIDDLETOWN, CT

18
KYLA GREIG
CALGARY, AB

19
JAMES KEEFER
WEXFORD, PA

20
BROCK LAMPEE
PHOENIX, AZ

ICEBREAKERS

DYLAN GARZA
WEXFORD, PA

MELISSA KAHLER
LAS VEGAS, NV

BRYAN SALVADORE
EDISON, NJ

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

JULY

Rank		Net ALP	NTG	RET	MGA	SGA
1	Al Alkurdi	$89,512		81.7	David Wang	Bob Olson
2	David Ruhara	76,158		77.0	Richmond Gerrish	Laura Fisher
3	Brian Cabral	55,430		86.7	Sara Vaz	Altig-Orlovic
4	Diana Al Ali	52,980		82.3	Yussuf Elzein	Altig-Orlovic
5	Kevin Ishikane	52,404		75.3	Blake Higuchi	Altig-Orlovic
6	Dustin Dunbar	50,723		93.2	Dustin Dunbar	Dustin Venekamp
7	Michael Botond	49,948		83.2	Alex Kae	Altig-Orlovic
8	Mike Sukhbaatar	47,031		91.5		Daniel Umbertone
9	Kenan Hyseni	46,547		78.3	Sara Vaz	Altig-Orlovic
10	Elizabeth Garcia	43,327		96.7	Zach Otto	Sabrina Lloyd
11	Meardey Kim	41,144		78.3	Yussuf Elzein	Altig-Orlovic
12	Bryan Juskiw	40,125		81.7	Daniel Hartwig	Surace-Smith
13	Massoud Vaziri	39,967		78.3	Troy Plummer	Altig-Orlovic
14	Katie Massart	38,990		89.4	John M McGrath	Altig-Orlovic
15	Joey Kennedy	38,584		83.0	AshLynn Orng	Altig-Orlovic
16	Alan Sedaghat	36,953		86.3	Bobby Gujral	Altig-Orlovic
17	Andrew Chambers	35,334		82.3	Ryan Wilson	Philip Prata
18	Kyla Greig	34,293	93		Christopher Bentley	Altig-Orlovic
19	James Keefer	32,657		83.1		Simon Arias
20	Brock Lampee	32,456		90.7	Dustin Dunbar	Dustin Venekamp
21	Crystal Melao	31,658		87.4	Ryan Kendl	Altig-Orlovic
22	Roghie Hassan Loo	31,374		80.0	Roghie Hassan Loo	Josh Chalom
23	Jonni Ng	30,710		82.3	Hunter Houvener	Altig-Orlovic
24	Irma Gallardo	30,365		82.5	AshLynn Orng	Altig-Orlovic
25	Hamza Ally	30,268		76.7	Luay Ghawi	Altig-Orlovic
26	Igor Melcharek	29,730		89.4	Joshua Olin	Altig-Orlovic
27	Rawad Elghadban	29,148		82.8	Yussuf Elzein	Altig-Orlovic
28	Matthew Wilson	28,621		93.1	Robert Hamilton	Altig-Orlovic
29	Matthew Zang	28,170		90.9	Ryan Stenglein	Altig-Orlovic
30	Ian Pickett	27,628		87.7	Shai Mate	Altig-Orlovic
31	Sayd Hopiane	27,521	91		Doreen Ryan-Foti	Don Foti
32	Ikram Alshobaki	27,360		86.1	Ikram Alshobaki	Byron Paz
33	Yadollah Pourjalali	27,145		76.0		Cohen-Cohen
34	Jaiden Vu	27,063	94		Bobby Gujral	Altig-Orlovic
35	Dylan Garza	27,047	93		Matthew Diulus	Simon Arias
36	Ronald Rivera	26,970		87.7	Sean Velasquez	Cohen-Cohen
37	Bruce Viaje	26,563		74.0	Bobby Gujral	Altig-Orlovic
38	Michael May	26,519		77.4	Aaron Parks	Simon Arias
39	Bradley Bidner	26,361		80.6	Shai Mate	Altig-Orlovic
40	Johnathon Bogoslowski	25,610		78.9	Sara Vaz	Altig-Orlovic
41	Jordon Graham	25,530		85.6	Zach Otto	Sabrina Lloyd
42	Benjamin Ainscough	25,364		79.0	Troy Plummer	Altig-Orlovic
43	Eric LaBossiere	25,107		92.9	Lee Jeffers	Altig-Orlovic
44	Michael van Delft	25,083		81.4	Scott Wheeler	Imran Satti
45	Kendra Orng	24,139		100.0	AshLynn Orng	Altig-Orlovic
46	Tina Nelson	24,097		83.6		Johnson-Nelson
47	George Kamel	23,897		92.5	Daniel Hartwig	Surace-Smith
48	Cory Cannataro	23,850		88.0	Dominic Telymonde	Giglione-Ackerman
49	Melissa Kahler	23,835	100		Jimmy Tchen	Corey Neff
50	Arman Masomzadeh	23,781	93		Alan Sedaghat	Altig-Orlovic

ALL TIME RECORD: $173,887 Net ALP — EREZ SHABTAY

YTD

Rank		Net ALP	NTG	RET	MGA	SGA
*1	Al Alkurdi	$490,084		81.7	David Wang	Bob Olson
*2	Michael van Delft	299,871		81.4	Scott Wheeler	Imran Satti
*3	Roghie Hassan Loo	228,499		80.0	Roghie Hassan Loo	Josh Chalom
*4	Katie Massart	193,331		89.4	John M McGrath	Altig-Orlovic
*5	Kevin Ishikane	179,473		75.3	Blake Higuchi	Altig-Orlovic
*6	Mike Sukhbaatar	179,326		91.5		Daniel Umbertone
*7	Johnathon Bogoslowski	178,691		78.9	Sara Vaz	Altig-Orlovic
*8	Bryan Juskiw	177,723		81.7	Daniel Hartwig	Surace-Smith
*9	Oleg Novitchii	176,428		83.2	Matthew Parks	Surace-Smith
*10	Brian Cabral	176,132		86.7	Sara Vaz	Altig-Orlovic
11	Kenan Hyseni	169,457		78.3	Sara Vaz	Altig-Orlovic
12	Crystal Melao	156,023		87.4	Ryan Kendl	Altig-Orlovic
13	Benjamin Ainscough	155,729		79.0	Troy Plummer	Altig-Orlovic
14	Cory Cannataro	155,372		88.0	Dominic Telymonde	Giglione-Ackerman
15	Joey Kennedy	154,405		83.0	AshLynn Orng	Altig-Orlovic
16	Erez Shabtay	154,118		85.7	Erez Shabtay	Michael Vasu
17	Brooklyn Mims	151,223		73.5	Lisa Richardson	Moswen Taylor
18	Ryan M Vance	147,642		96.6	Marc Salvaggi	Surace-Smith
19	Diana Al Ali	141,752		82.3	Yussuf Elzein	Altig-Orlovic
20	Meardey Kim	141,743		78.3	Yussuf Elzein	Altig-Orlovic
21	Max Quasem	139,660		88.5		Cohen-Cohen
22	Jordon Graham	138,975		85.6	Zach Otto	Sabrina Lloyd
23	Michael Botond	138,532		83.2	Alex Kae	Altig-Orlovic
24	Richard Carter	136,028		91.6	Nicholas Lorence	Altig-Orlovic
25	Mark Lomonaco	133,488		79.9	Richard Mansfield	Altig-Orlovic
26	Jacqueline Kabluyen	129,729	93		Ryan Kendl	Altig-Orlovic
27	Alvin Ali	129,657		79.0	Doreen Ryan-Foti	Don Foti
28	Matthew Zang	125,824		90.9	Ryan Stenglein	Altig-Orlovic
29	Lily Sakai	121,677		91.9		Cohen-Cohen
30	David Ruhara	120,441		77.0	Richmond Gerrish	Laura Fisher
31	Andrew Chambers	118,673		82.3	Ryan Wilson	Philip Prata
32	Muhammed Ashraf	117,452		84.2	Muhammed Ashraf	Theodore Pappas
33	Ross Ewen	117,210		88.1		Scott Rehberg
34	Alan Sedaghat	117,057		86.3	Bobby Gujral	Altig-Orlovic
35	Alex Gonzales	116,503		78.5	Edward Nguyen	Mathew Hart
36	Nicholas Triantafyllidis	115,706		74.1	Ryan Wilson	Philip Prata
37	Brock Lampee	115,304		90.7	Dustin Dunbar	Dustin Venekamp
38	Yadollah Pourjalali	114,256		76.0		Cohen-Cohen
39	Ronald Rivera	113,553		87.7	Sean Velasquez	Cohen-Cohen
40	Tad Teeters	111,604		84.7	Marc Salvaggi	Surace-Smith
41	Bruce Tan	111,277		85.0	Jonathan Emura	Altig-Orlovic
42	Kevin Gillum	109,620		94.2	Marc Salvaggi	Surace-Smith
43	Daniel Prinzo	108,732		85.5	Marc Salvaggi	Surace-Smith
44	Igor Melcharek	107,131		89.4	Joshua Olin	Altig-Orlovic
45	Eric LaBossiere	106,180		92.9	Lee Jeffers	Altig-Orlovic
46	George Kamel	105,754		92.5	Daniel Hartwig	Surace-Smith
47	Cody Dixon	104,330	95		Scott Wheeler	Imran Satti
48	Dustin Dunbar	104,250		93.2	Dustin Dunbar	Dustin Venekamp
49	Ian Pickett	103,920		87.7	Shai Mate	Altig-Orlovic
50	Joseph Sarasin	103,268		87.5	Daniel Hartwig	Surace-Smith

ALL TIME RECORD: $779,641 Net ALP — AL ALKURDI

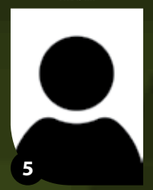
SUPERVISINGAGENTS

1 JEFFREY HUDSON
TROY, MI

2 JOSE VIRAMONTES
HOUSTON, TX

3 COLIN HILL
CALGARY, AB

4 SKAY NUSENU
SCHAUMBURG, IL


5 JOSHUA LOWMAN
WEXFORD, PA

6 PRATIBHA GARUD
INDIANAPOLIS, IN

7 YOUNG LEE
CONCORD, CA

8 DEREK WOO
BURNABY, BC

9 SHANE VALENTINE
WEXFORD, PA

10 DYLAN MURPHY
WEXFORD, PA

JULY

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Jeffrey Hudson	$57,019	$57,019	93		Mark Dushaj	Zachary Hart
2	Jose Viramontes	52,567	50,226	89		Erez Shabtay	Michael Vasu
3	Colin Hill	49,941	49,941	95		Christopher Bentley	Altig-Orlovic
4	Skay Nusenu	41,909	41,909	85		Christina Meyer	Sabrina Lloyd
5	Joshua Lowman	41,147	46,189	87		Alex Albright	Simon Arias
6	Pratibha Garud	38,292	38,620	93		Duni Olusegun	James Cunningham
7	Young Lee	37,343	44,358	87		Doreen Ryan-Foti	Don Foti
8	Derek Woo	36,826	37,291		76.1	Bobby Gujral	Altig-Orlovic
9	Shane Valentine	36,366	36,366	90		Matthew Diulus	Simon Arias
10	Dylan Murphy	36,315	46,106	92		Tyler Worstell	Simon Arias
11	Mario Hajro	36,241	41,454	97		Nicholas Scordos	Surace-Smith
12	Sylvain Kalombo	35,061	47,377	96		Elyse Bryan	Souley Bah
13	Daniel LaFontaine	34,980	34,235		72.0	Melinda-Rae Lyse	Altig-Orlovic
14	Brady Foreman	31,142	33,506	85		Erez Shabtay	Michael Vasu
15	Gian-Paolo Diberardo	27,427	32,879	100		Darcy Schrieber	Zachary Hart
16	Michael Jennings	25,840	36,902	86		Robert Locke	Ryan Giddens
17	Thomas Farrell	25,481	28,794	94		Andrew Wagner	Oldham-Gryska
18	Aaron Patt	25,255	25,699	90		David Hefflin	Zachary Hart
19	Paolo Dandrea	23,501	23,925		76.9	Sara Vaz	Altig-Orlovic
20	Cristian Alaimo	22,648	22,970	98		Zach Otto	Sabrina Lloyd

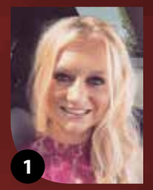
ALL TIME RECORDS: $268,100 1st 6 Mo Agt — JEFFREY HUDSON | $268,100 Net ALP — JEFFREY HUDSON

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Jeffrey Hudson	$393,314	$406,954	93		Mark Dushaj	Zachary Hart
*2	Brady Foreman	315,125	331,374	85		Erez Shabtay	Michael Vasu
*3	Jose Viramontes	243,040	256,322	89		Erez Shabtay	Michael Vasu
*4	Brooke Bogs	209,050	236,548		83.2	Erez Shabtay	Michael Vasu
*5	Antoinette Williams	185,316	196,084	90		Erez Shabtay	Michael Vasu
6	Skay Nusenu	181,467	183,881	85		Christina Meyer	Sabrina Lloyd
7	Clayton Slaughter	175,750	178,793	86		Erez Shabtay	Michael Vasu
8	Ronald McCormick	163,551	175,464		73.8	Joshua Crisp	Zachary Hart
9	Joshua Lowman	161,632	171,838	87		Alex Albright	Simon Arias
10	Justin Allain	144,697	197,203		91.3	Scott Wheeler	Imran Satti
11	Dylan Murphy	139,235	176,526	92		Tyler Worstell	Simon Arias
12	Adam Hanna	136,082	161,184		78.7	Tyler Worstell	Simon Arias
13	Kenan Hyseni	134,317	233,448		81.1	Sara Vaz	Altig-Orlovic
14	Francisco Vasquez	132,845	157,335	84		Erez Shabtay	Michael Vasu
15	Ryan M Vance	121,985	272,332		90.3	Marc Salvaggi	Surace-Smith
16	Arthur Trost	113,812	176,615		75.5	Steven King	Zachary Hart
17	Peter Cappuccio	110,348	140,130		80.1	Joshua Crisp	Zachary Hart
18	Michael Jennings	105,405	164,288	86		Robert Locke	Ryan Giddens
19	Shane Valentine	104,447	116,094	90		Matthew Diulus	Simon Arias
20	Jorge Leon	104,092	136,676	89		Lorena Barriere	Cohen-Cohen

ALL TIME RECORDS: $593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | $659,568 Net ALP — GEORGE KAMEL

GENERALAGENTS

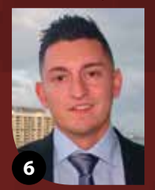

1 MEGAN JOHNSON
HOUSTON, TX

2 PATRYCJA GRUDZINSKA
SCHAUMBURG, IL

3 STEVEN BAUM
SCHAUMBURG, IL

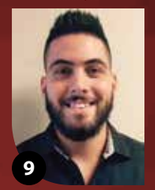
4 ADAM CHESNEY
TROY, MI

5 JOSHUA GOODMAN
COLORODO SPRINGS, CO


6 WALTER ICAZA
MIAMI, FL

7 ERIC THOMPSON
CLEVELAND, OH

8 CARLO BUHAY
WINNIPEG, MB


9 MIKE PARAGIOU
CLEVELAND, OH

10 FRANCIS INGULLI
WEXFORD, PA

JULY

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Megan Johnson	$171,253	$191,314		82.2	Erez Shabtay	Michael Vasu
2	Patrycja Grudzinska	89,348	115,608		81.8	Marian Sertler	Sabrina Lloyd
3	Steven Baum	78,421	78,347	90		Zach Otto	Sabrina Lloyd
4	Adam Chesney	66,368	70,477		76.6	Mark Dushaj	Zachary Hart
5	Joshua Goodman	65,970	75,027		76.0	Andrew McQuade	Richard Correa
6	Walter Icaza	62,727	72,048	80		Hemerson Gonzalez	Beto Quintero
7	Eric Thompson	62,347	127,817		83.6	Matthew Parks	Surace-Smith
8	Carlo Buhay	57,413	222,357		80.3	Sara Vaz	Altig-Orlovic
9	Mike Paragiou	54,331	87,623		80.4	Scordos Nicholas	Surace-Smith
10	Francis Ingulli	49,471	61,993		76.4	Michael Clemente	Simon Arias
11	Jacqueline Kabluyen	49,076	93,034	92		Ryan Kendl	Altig-Orlovic
12	Tony Geer	48,187	45,630	92		Joshua Dishong	Surace-Smith
13	Juan Rivera-Ruiz	47,311	47,311	98		Michelle Martinez Aviles	Beto Quintero
14	Brent Bowling	47,164	98,331		82.8	Marc Salvaggi	Surace-Smith
15	Robert Adrahtas	46,345	46,345		91.6	Duane Shaw	Sabrina Lloyd
16	William Tompkins	46,311	62,432		80.5	Robert Locke	Ryan Giddens
17	Laaina Havea	45,312	43,976		74.4	Ofa Tupouniua	Steve Friedlander
18	Ariana Jones	44,413	61,087		76.2	Jason Bratin	Simon Arias
19	Andrew Hynan	43,347	85,814		79.5	Ryan Stenglein	Altig-Orlovic
20	Alma Lozano	43,222	80,052		79.7	John Nieves	Richard Correa

ALL TIME RECORDS: $393,567 1st 6 Mo Agt — MEGAN JOHNSON | $437,263 Net ALP — MEGAN JOHNSON

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Megan Johnson	$1,736,966	$1,902,394		82.2	Erez Shabtay	Michael Vasu
*2	Adam Chesney	502,573	587,669		76.6	Mark Dushaj	Zachary Hart
*3	Eric Thompson	418,589	843,251		83.6	Matthew Parks	Surace-Smith
*4	Patrycja Grudzinska	399,506	481,719		81.8	Marian Sertler	Sabrina Lloyd
*5	Brent Bowling	368,631	1,167,499		82.8	Marc Salvaggi	Surace-Smith
6	Alma Lozano	335,484	561,668		79.7	John Nieves	Richard Correa
7	Tony Geer	324,061	361,569	92		Joshua Dishong	Surace-Smith
8	Steven Baum	320,596	328,198	90		Zach Otto	Sabrina Lloyd
9	Andrew Hynan	301,304	516,572		79.5	Ryan Stenglein	Altig-Orlovic
10	Adam Kidikas	299,593	427,709		83.7	Joshua West	Michael Vasu
11	Derek Foore	293,247	707,175		85.3	Marc Salvaggi	Surace-Smith
12	William Tompkins	291,096	452,106		80.5	Robert Locke	Ryan Giddens
13	Mike Paragiou	282,401	540,462		80.4	Nicholas Scordos	Surace-Smith
14	Thomas Longino	281,777	415,156		79.0	Ernest Powell	Michael Vasu
15	Danielle Morales	262,992	331,984	88			Giglione-Ackerman
16	Walter Icaza	253,531	284,395	80		Hemerson Gonzalez	Beto Quintero
17	Joshua Garrison	242,167	293,510	85		Mark Dushaj	Zachary Hart
18	Azar Afnan	241,353	441,161		77.3	Rodney Ward	Zachary Hart
19	Eric Snyder	238,575	275,998		75.1	Matthew Diulus	Simon Arias
20	Carlo Buhay	236,974	782,780		80.3	Sara Vaz	Altig-Orlovic

ALL TIME RECORDS: $1,565,713 1st 6 Mo Agt — MEGAN JOHNSON | $1,751,795 Net ALP — BRENT BOWLING

MASTERGENERALAGENTS

1
EREZ SHABTAY
HOUSTON, TX

2
ANDREW WAGNER
ROCHESTER, NY

3
MATTHEW PARKS
CLEVELAND, OH

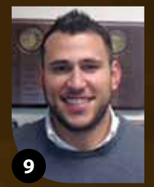
4
MICHELLE MARTINEZ AVILES
MIAMI, FL

5
RYAN KENDL
SANTA ROSA, CA

6
BRITTON COSTA
WEXFORD, PA

7
ANDREW MCQUADE
AURORA, CO

8
ZACH OTTO
SCHAUMBURG, IL


9
MARC SALVAGGI
CLEVELAND, OH

10
MARK DUSHAJ
TROY, MI

JULY

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Erez Shabtay	$171,253	$173,295		82.5	Michael Vasu
2	Andrew Wagner	94,598	114,621		74.4	Oldham-Gryska
3	Matthew Parks	82,419	178,058		84.0	Surace-Smith
4	Michelle Martinez Aviles	81,555	84,522		74.7	Beto Quintero
5	Ryan Kendl	81,142	144,705		81.2	Altig-Orlovic
6	Britton Costa	80,139	108,903		73.6	Simon Arias
7	Andrew McQuade	78,661	95,062		75.5	Richard Correa
8	Zach Otto	77,541	183,824		76.5	Sabrina Lloyd
9	Marc Salvaggi	73,344	183,829		83.8	Surace-Smith
10	Mark Dushaj	70,393	74,412		82.0	Zachary Hart
11	Ryan Wilson	63,000	185,837		76.0	Philip Prata
12	Joshua Krueger	62,871	81,641		80.1	Richard Correa
13	Ofa Tupouniua	62,847	85,612		77.4	Steve Friedlander
14	Christopher Bentley	62,717	71,274		72.2	Altig-Orlovic
15	Richmond Gerrish	61,795	171,271		76.9	Laura Fisher
16	Elyse Bryan	61,458	102,052		80.2	Souley Bah
17	Hemerson Gonzalez	60,465	82,031	80		Beto Quintero
18	Sara Vaz	58,692	246,173		80.5	Altig-Orlovic
19	Doreen Ryan-Foti	56,789	245,535		80.3	Don Foti
20	Nicholas Scordos	56,393	87,528		80.2	Surace-Smith

ALL TIME RECORDS: $393,922 1st 6 Mo Agt — OFA TUPOUNIUA | $611,151 Net ALP — EREZ SHABTAY

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Erez Shabtay	$1,721,522	$2,040,276		82.5	Michael Vasu
*2	Marc Salvaggi	731,251	2,097,892		83.8	Surace-Smith
*3	Ryan Kendl	600,269	1,107,944		81.2	Altig-Orlovic
*4	Matthew Parks	582,519	1,271,208		84.0	Surace-Smith
*5	Daniel Hartwig	510,644	1,803,937		76.4	Surace-Smith
6	Mark Neilson	509,873	873,822	90		Altig-Orlovic
7	Joshua Krueger	493,787	687,004		80.1	Richard Correa
8	Mark Dushaj	478,183	663,590		82.0	Zachary Hart
9	Andrew Wagner	452,384	685,677		74.4	Oldham-Gryska
10	Michelle Martinez Aviles	414,187	424,982		74.7	Beto Quintero
11	Tyler Worstell	413,877	624,510		74.8	Simon Arias
12	Elias Boles	390,226	570,220		78.4	Oldham-Gryska
13	Kimberly Hamilton	384,998	715,418		76.4	Oldham-Gryska
14	Brian Zuzick	376,312	700,455		81.9	Laura Fisher
15	Joshua Crisp	371,329	470,492		77.1	Zachary Hart
16	Joshua West	366,189	560,304		82.0	Michael Vasu
17	Syed Quadri	364,273	758,981		76.3	Theodore Pappas
18	Zach Otto	360,804	974,380		76.5	Sabrina Lloyd
19	Mack Doby	358,990	523,340		78.1	Joseph Diecedue
20	Ryan Stenglein	358,714	1,019,511		79.1	Altig-Orlovic

ALL TIME RECORDS: $2,554,545 1st 6 Mo Agt — MARIAN SERTLER | $3,470,564 Net ALP — PATRICK BENDURE

REGIONALGENERALAGENTS

1
RYAN FICKERT
TROY, MI

2
EREZ SHABTAY
HOUSTON, TX

3
MATTHEW TURNQUIST
AURORA, CO

4
MICHAEL LARAMIE
HOUSTON, TX

5
ROBERT JANEV
SCHAUMBURG, IL

JULY

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Ryan Fickert	$285,382	$436,451		76.5	Zachary Hart
2	Erez Shabtay	280,302	369,661		81.5	Michael Vasu
3	Matthew Turnquist	248,248	349,423		78.5	Richard Correa
4	Michael Laramie	240,445	302,180		77.2	Michael Vasu
5	Robert Janev	237,260	376,077		73.7	Sabrina Lloyd
6	Matthew Parks	234,030	516,770		83.4	Surace-Smith
7	Corey Helly	210,428	327,790		73.6	Giglione-Ackerman
8	Joshua Olin	164,117	585,121		77.3	Altig-Orlovic
9	Ryan K Hall	147,291	371,818		79.1	Laura Fisher
10	Thomas Vena	144,565	345,427		73.2	Simon Arias

ALL TIME RECORDS: $669,441 1st 6 Mo Agt — ROBERT JANEV | $1,054,102 Net ALP — MATTHEW PARKS

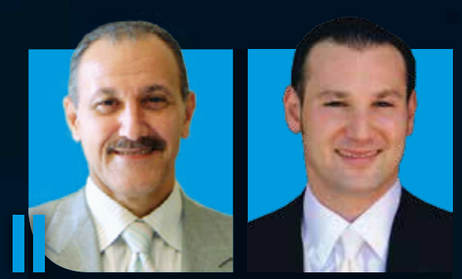
YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Michael Laramie	$2,587,224	$3,649,780		77.2	Michael Vasu
*2	Ryan Fickert	2,433,328	3,872,145		76.5	Zachary Hart
3	Erez Shabtay	2,318,479	3,071,251		81.5	Michael Vasu
4	Matthew Parks	1,852,174	4,792,178		83.4	Surace-Smith
5	Robert Janev	1,420,339	2,303,043		73.7	Sabrina Lloyd
6	Matthew Turnquist	1,382,260	2,182,598		78.5	Richard Correa
7	Corey Helly	1,292,024	2,093,071		73.6	Giglione-Ackerman
8	Patrick Bendure	1,169,439	3,319,695		83.1	Surace-Smith
9	Nicholas Lorence	962,866	2,188,978		77.7	Altig-Orlovic
10	Syed Quadri	952,995	1,933,635		75.9	Theo Pappas

ALL TIME RECORDS: $5,230,627 1st 6 Mo Agt | $7,822,932 Net ALP

STATE GENERAL AGENTS

I ALTIG-ORLOVIC



II COHEN-COHEN

III DUSTIN VENEKAMP

IV PHILIP PRATA

V ALBERT SERUR

VI COREY NEFF

VII BYRON PAZ

VIII JOHNSON-NELSON

IX SOULEY BAH

X BETO QUINTERO

TOP PERFORMANCE FACTOR

BETO QUINTERO
Category X
278.9% Performance Factor

DUSTIN VENEKAMP
Category III
243.5% Performance Factor

BYRON PAZ
Category VII
188.6% Performance Factor

Top three every month by performance factor.

JULY

Category		PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I	**Altig-Orlovic**	**136.5**	**$1,425,605**	**$1,266,000**	**112.6**	**$3,650,947**	**$2,277,000**	**160.3**	**$5,076,552**	**26.1**		**79.0**
	Simon Arias	123.6	659,047	599,000	110.0	767,851	560,000	137.1	1,426,898	49.0		75.1
	Giglione-Ackerman	99.3	379,935	474,000	80.2	364,682	308,000	118.4	744,617	8.2		74.3
II	**Cohen-Cohen**	**128.4**	**$175,467**	**$169,000**	**103.8**	**$538,446**	**$352,000**	**153.0**	**$713,913**	**34.0**		**78.5**
	Richard Correa	104.1	338,559	303,000	111.7	170,818	177,000	96.5	509,377	47.9		77.4
	Don Foti	98.5	106,804	100,000	106.8	292,227	324,000	90.2	399,030	14.0		79.5
	Tom Williams	90.6	152,291	157,000	97.0	272,636	324,000	84.1	424,928	5.5	87	
III	**Dustin Venekamp**	**243.5**	**$264,524**	**$135,000**	**195.9**	**$363,866**	**$125,000**	**291.1**	**$628,391**	**164.1**		**76.7**
	Laura Fisher	122.3	214,647	217,000	98.9	233,043	160,000	145.7	447,690	77.7		78.9
	Matt Henderson	96.0	114,607	200,000	57.3	170,941	127,000	134.6	285,548	3.9		74.9
	Steve Friedlander	91.2	148,476	130,000	114.2	131,596	193,000	68.2	280,073	28.9		78.2
IV	**Philip Prata**	**107.7**	**$82,675**	**$96,000**	**86.1**	**$187,402**	**$145,000**	**129.2**	**$270,078**	**52.1**		**74.4**
V	**Albert Serur**	**99.0**	**$81,981**	**$73,000**	**112.3**	**$73,682**	**$86,000**	**85.7**	**$155,663**	**11.7**		**74.1**
	James Cunningham	92.4	99,145	103,000	96.3	54,867	62,000	88.5	154,012	-5.8		78.2
VI	**Corey Neff**	**130.8**	**$97,057**	**$96,000**	**101.1**	**$77,010**	**$48,000**	**160.4**	**$174,067**	**33.1**		**73.3**
VII	**Byron Paz**	**188.6**	**$86,991**	**$49,000**	**177.5**	**$93,854**	**$47,000**	**199.7**	**$180,845**	**157.3**		**75.1**
	Allan Jennings	99.7	55,788	64,000	87.2	62,843	56,000	112.2	118,630	54.0		81.4
VIII	**Johnson-Nelson**	**109.2**	**$38,195**	**$34,000**	**112.3**	**$61,461**	**$58,000**	**106.0**	**$99,656**	**35.5**	**98**	
	Scott Rehberg	98.4	28,572	34,000	84.0	51,828	46,000	112.7	80,400	46.1		77.2
IX	**Souley Bah**	**188.4**	**$59,220**	**$32,000**	**185.1**	**$46,022**	**$24,000**	**191.8**	**$105,242**	**369.9**	**93**	
	Randall Cook	92.9	36,675	54,000	67.9	30,637	26,000	117.8	67,312	7.2		73.6
X	**Beto Quintero**	**278.9**	**$142,824**	**$32,000**	**446.3**	**$24,533**	**$22,000**	**111.5**	**$167,356**	**N/A**		**77.6**
	Ryan Bisanz	184.8	97,013	32,000	303.2	14,598	22,000	66.4	111,610	924.4	89	

YTD

Category		PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I	**Surace-Smith**	**106.2**	**$3,338,777**	**$3,220,000**	**103.7**	**$5,930,065**	**$5,453,000**	**108.7**	**$9,268,842**	**25.2**		**83.0**
	Altig-Orlovic	101.2	8,803,125	8,862,000	99.3	16,443,301	15,939,000	103.2	25,246,426	13.8		79.0
	Zachary Hart	95.4	3,162,769	3,045,000	103.9	2,077,142	2,387,000	87.0	5,239,911	15.4		77.3
	Simon Arias	93.4	3,646,832	4,193,000	87.0	3,910,260	3,920,000	99.8	7,557,092	3.3		75.1
	Giglione-Ackerman	90.2	2,630,790	3,318,000	79.3	2,181,740	2,156,000	101.2	4,812,530	0.5		74.3
II	**Michael Vasu**	**111.6**	**$3,209,480**	**$2,163,000**	**148.4**	**$1,434,847**	**$1,918,000**	**74.8**	**$4,644,327**	**36.5**		**76.9**
	Tom Williams	105.3	1,245,669	1,099,000	113.3	2,205,827	2,268,000	97.3	3,451,496	25.2	87	
	Richard Correa	94.8	2,013,413	2,121,000	94.9	1,172,806	1,239,000	94.7	3,186,218	7.4		77.4
	Oldham-Gryska	93.4	1,849,694	1,855,000	99.7	2,278,233	2,618,000	87.0	4,127,927	6.4	87	
	Cohen-Cohen	93.2	1,014,445	1,183,000	85.8	2,480,380	2,464,000	100.7	3,494,825	13.2		78.5
III	**Dustin Venekamp**	**133.0**	**$1,005,286**	**$945,000**	**106.4**	**$1,395,865**	**$875,000**	**159.5**	**$2,401,151**	**66.1**		**76.7**
	Matt Henderson	106.7	1,173,422	1,400,000	83.8	1,151,923	889,000	129.6	2,325,345	22.7		74.9
IV	**Cindy Furer**	**104.9**	**$492,378**	**$427,000**	**115.3**	**$905,595**	**$959,000**	**94.4**	**$1,397,973**	**24.6**		**77.1**
	Mathew Hart	98.3	741,282	945,000	78.4	910,505	770,000	118.2	1,651,787	31.5		72.3
	Philip Prata	91.3	519,689	672,000	77.3	1,067,776	1,015,000	105.2	1,587,465	4.4		74.4
V	**Ryan Giddens**	**105.1**	**$736,223**	**$665,000**	**110.7**	**$460,011**	**$462,000**	**99.6**	**$1,196,235**	**25.1**		**75.1**
	Albert Serur	95.1	460,622	511,000	90.1	601,862	602,000	100.0	1,062,484	16.7		74.1
VI	**Jeremy Welch**	**111.5**	**$486,393**	**$693,000**	**70.2**	**$310,370**	**$203,000**	**152.9**	**$796,763**	**16.1**		**76.3**
	Corey Neff	103.0	502,760	672,000	74.8	440,716	336,000	131.2	943,476	13.0		73.3
VII	**Byron Paz**	**135.9**	**$507,239**	**$343,000**	**147.9**	**$407,884**	**$329,000**	**124.0**	**$915,123**	**86.4**		**75.1**
	Allan Jennings	108.8	427,298	448,000	95.4	479,213	392,000	122.2	906,511	59.0		81.4
	Travis Moody	94.6	288,343	329,000	87.6	547,174	539,000	101.5	835,518	15.3		81.6
VIII	**Erin Allen**	**96.1**	**$312,639**	**$483,000**	**64.7**	**$160,556**	**$126,000**	**127.4**	**$473,195**	**18.9**		**76.9**
	Greg Graham	91.3	117,407	141,000	83.3	113,273	114,000	99.4	230,680	3.3	86	
IX	**Souley Bah**	**135.5**	**$119,840**	**$96,000**	**124.8**	**$128,668**	**$88,000**	**146.2**	**$248,508**	**628.0**	**93**	
	Randall Cook	110.2	346,051	378,000	91.5	234,685	182,000	128.9	580,736	32.5		73.6
X	**Beto Quintero**	**157.0**	**$644,034**	**$224,000**	**287.5**	**$40,869**	**$154,000**	**26.5**	**$684,903**	**N/A**		**77.6**
	Ryan Bisanz	95.6	234,911	224,000	104.9	132,824	154,000	86.2	367,734	65.7	89	

† Performance factor = (% F6 Mo Obj + % P6 Mo Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-X and Start-Up with minimum 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-X and Start-Up will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

PUBLICRELATIONS

CATEGORY I

1
MARK GAGLIARDI
OAKLEY, CA

2
BRENDA DI SOMMA
SOMERSET, NJ

CATEGORY II

1
IRENE RURYCZ
SEVEN HILLS, OH

2
FRAN CHRISTIE
WHITE ROCK, BC

CATEGORY III

1
LEO VANDENBUSSCHE
ST ADOLPHE, MB

2
TIM O'CONNOR
YUKON, OK

CATEGORY IV

1
LISA BENNETT
ROCKFORD, MI

2
PATRENA SMITH
E HARTFORD, CT

CATEGORY V

1
LOU NELL BUSBY
HENDERSON, TN

2
CAS ROBINSON
NEPEAN, ON

CATEGORY VI

1
CARL ZABLOTNY
LAS VEGAS, NV

2
CINDY KUNCE
BOARDMAN, OH

CATEGORY VII

1
DIANNA LUEKE
BUFORD, GA

2
JEFFREY HAPKE
MARTINSBURG, PA

CATEGORY VIII

1
CHAS ROBINSON
OTTOWA, ON

2
WENDY SUNDEEN
KILN, MS

1ST SIGNED TG

LISA QUEENER
SUMMERSVILLE, WV

TOPMANAGERS

CATEGORY I

1
BRIAN RYAN
MORTON, PA

CATEGORY II

1
ROSANNA GILL
WALTHAM, MA

CATEGORY III

1
DEBORAH BOLES
COQUITLAM, BC

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

INDIVIDUAL REPS: JULY

Category	Rank		Cards	Obj	% Obj
I	1	Mark Gagliardi	3,555	1,801	197.4
	2	Brenda Di Somma	3,207	1,815	176.7
	3	Anna Guido Rohrer	2,568	1,554	165.3
II	1	Irene Rurycz	1,784	1,157	154.2
	2	Fran Christie	1,565	1,254	124.8
	3	Lori Vaughn	1,240	1,170	106.0
III	1	Leo VanDenBussche	2,867	987	290.4
	2	Tim O'Connor	1,147	1,098	104.5
	3	Donald Spohn	912	1,129	80.7
IV	1	Lisa Bennett	2,032	885	229.6
	2	Patrena Smith	1,751	888	197.2
	3	Larry Lozano	1,400	936	149.6
V	1	Lou Nell Busby	1,185	770	153.9
	2	Cas Robinson	911	769	118.5
	3	Michael Cooper	906	780	116.2
VI	1	Carl Zablotny	933	675	138.2
	2	Cindy Kunce	787	640	123.0
	3	Lisa McGee	842	732	115.0
VII	1	Dianna Lueke	663	551	120.3
	2	Jeffrey Hapke	675	591	114.2
	3	Casey Cash	633	626	101.1
VIII	1	Chas Robinson	948	388	244.3
	2	Wendy Sundeen	725	489	148.3
	3	Vanessa Dean	582	442	131.6
Rookie	1	Jason Panzera	575	497	1.2
IceBreaker	1	Wendy Sundeen	725	489	1.5

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank		Cards	Obj	% Obj
I	*1	Darrell Dorey	11,099	10,451	106.2
	2	Robin Andrade	16,218	15,695	103.3
	3	Brenda Di Somma	11,807	12,706	92.9
II	*1	Lori Vaughn	15,201	8,192	185.6
	2	Pam Monetti	12,452	9,361	133.0
	3	George Farenthold	10,560	7,963	132.6
III	*1	Tim O'Connor	9,965	7,688	129.6
	2	Leo VanDenBussche	8,465	6,910	122.5
	3	Donna LaMontagna	7,631	7,155	106.6
IV	*1	Lisa Bennett	10,349	6,193	167.1
	2	Patrena Smith	9,095	6,215	146.3
	3	Tony Anderson	8,029	6,579	122.0
V	*1	Michael Cooper	7,041	5,462	128.9
	2	Stephen Matous	7,467	5,860	127.4
	3	Lou Nell Busby	6,646	5,391	123.3
VI	*1	George Murry	6,857	4,831	141.9
	2	Dee Hettinger	6,266	5,000	125.3
	3	Lisa West	5,728	4,724	121.3
VII	*1	Sarah Thomson-Dufrechou	6,419	4,369	146.9
	2	Holland Harriss	3,873	3,610	107.3
	3	Casey Cash	4,580	4,384	104.5
VIII	*1	Rebecca Klebsch	7,608	3,402	223.6
	2	Erin McKee	1,587	870	182.4
	3	Katy Hogge	6,105	3,352	182.1

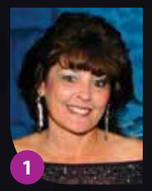
ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: JULY

Category	Rank		Cards	Obj	% Obj
I	1	Brian Ryan	8,462	7,576	111.7
	2	Judy Spade	6,412	6,049	106.0
II	1	Rosanna Gill	5,160	4,381	117.8
	2	Christa Davis	4,121	4,712	87.5
III	1	Deborah Boles	5,088	3,836	132.6

MANAGERS: YTD

Category	Rank		Cards	Obj	% Obj
I	*1	Cindy Cleary	50,336	40,888	123.1
	2	Beth Farm	46,763	44,680	104.7
II	*1	Christa Davis	35,691	32,984	108.2
	2	Rosanna Gill	30,130	30,664	98.3
III	*1	Amanda Mlinaz	22,386	20,008	111.9
	2	JT Tasker	30,970	28,849	107.4


1
ROBIN ANDRADE
KINGSTON, MA

MOST CARDS GENERATED: YTD

1 ROBIN ANDRADE 16,218
2 LORI VAUGHN 15,201
3 DAVID BLAISDELL 13,133

WORLD'S GREATEST BONUS

1

AL ALKURDI

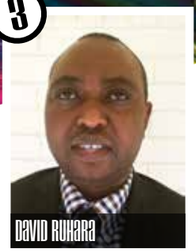
$12,908
Bob Olson

2

DIANA AL ALI

$10,341
Altig-Orlovic

3



DAVID RUHARA

$9,181
Laura Fisher

4

DUSTIN DUNBAR

$8,480
Dustin Venekamp

5

MIKE SUKHBAATAR

$8,361
Daniel Umbertone

JULY BONUS LEADERS | PAYOUT: $2,441,660 | QUALIFIERS: 3,963

$ 12,908	Al Alkurdi
10,341	Diana Al Ali
9,181	David Ruhara
8,480	Dustin Dunbar
8,361	Mike Sukhbaatar
7,975	Elizabeth Garcia
7,390	Michael Botond
6,635	Bryan Juskiw
5,850	James Keefer
5,846	Michael van Delft
5,809	Johnathon Bogoslowski
5,714	Kenan Hyseni
5,711	Andrew Chambers
5,528	Massoud Vaziri
5,511	Cory Cannataro
5,465	Igor Melcharek
5,393	Eric LaBossiere
5,393	Cody Spencer
5,251	Roghie Hassan Loo
5,250	Jordon Graham
5,216	Joey Kennedy
5,167	Ikram Alshobaki
5,038	Bruce Viaje
5,035	Dylan Garza
4,989	Kevin Ishikane
4,988	Matthew Wilson
4,973	Ian Pickett
4,926	Jonni Ng
4,883	Irma Gallardo
4,871	Matthew Zang
4,816	Crystal Melao
4,769	Ryan McIntosh
4,734	George Kamel
4,725	Brock Lampee
4,665	Brian Cabral
4,661	Bradley Bidner
4,562	Meardey Kim
4,491	Benjamin Ainscough
4,487	Alan Sedaghat
4,397	Rawad Elghadban
4,264	Luc Do
4,245	Erez Shabtay
4,191	Hamza Ally
4,121	Richard Carter
4,036	Sayd Hopiane
3,960	Michael May
3,904	Katie Massart
$ 3,837	Tina Nelson
3,779	Hunter Houvener
3,754	Joseph Sarasin
3,706	Muhammed Ashraf
3,692	Anthony Chirico
3,676	Oleg Novitchii
3,622	Tina Janti
3,570	Jaiden Vu
3,544	Kyla Greig
3,544	Kory Louvelle
3,543	David Hrobochak
3,537	Jessica Keefer
3,488	Omar Hashimi
3,480	Kalen Dugan
3,445	Rebecca Cordoba
3,405	Yadollah Pourjalali
3,369	Rayleen Kama
3,368	Ross Ewen
3,332	Dina Boghdady
3,323	Thomas King
3,313	Melissa Kahler
3,309	Kareem Mutia
3,291	Ronald Rivera
3,247	Kendra Orng
3,242	Bruce Tan
3,237	Lily Sakai
3,205	Brooklyn Mims
3,196	Joachim Jean
3,186	Daniel Prinzo
3,186	Ryan Ohm
3,179	Tad Teeters
3,129	Trevor Fudge
3,111	Joshua Dishong
3,105	Gjon Ljuljduraj
3,102	Glenn Arakawa
3,100	Abyssinia Hammouri-Davis
3,073	Taylor Black
3,068	Daryl Graham
3,048	Michael Russin
3,007	Derek Pratt
3,001	Jesusdieu Portilus
2,991	Alan De Freitas
2,986	Stacey Moss
2,981	Mark Diskin
2,964	Riley Peters
2,956	Steven Sparkes
$ 2,941	Kevin Gillum
2,931	Elyse Bryan
2,922	Joseph Gojcaj
2,914	Sunnie McRee
2,898	Sheelagh Jones
2,896	Johnny Ly
2,852	Mark Tusing
2,849	Bryan Salvadore
2,841	Jacob Garza
2,840	Brian Jerome
2,801	Randy Souliers
2,793	Alma Lozano
2,776	Timothy Bugge
2,771	Herivelto Pereira
2,750	Adem Abdula
2,749	Geoffrey Quigley
2,725	Cameron Ashcroft
2,702	Godwill Barungi
2,702	Clinton Kerbs
2,695	Matthew Russell
2,686	Alexander Pham
2,667	Julia Martins
2,666	Hyunchul Chung
2,655	Daniel Hanson
2,647	Kelly McDonald
2,636	Gabriel Manzo
2,623	Max Quasem
2,619	Tyler McKnight
2,613	Christopher Jackson
2,601	Ed Olfert
2,596	Ngan Pham
2,552	Ifeanyi Ufondu
2,550	Stefan Pavicevic
2,526	Jonathan Maust
2,502	Andrew Brown
2,490	Shelby Brown
2,486	Alexander Bayley
2,479	Gladis Orozco
2,478	Temesghen Starr
2,475	John Kostek
2,475	Virakbot Oung
2,471	Alvin Ali
2,462	Ryan Vance
2,460	Ryan Bevan
2,456	Chantal Doucet
2,453	Cody Dixon
2,418	Matthew Castelli
$ 2,417	Dylan White
2,413	Jacob Carlson
2,410	Kaylee Kielczewski
2,409	Pablo Zetina
2,408	Sacramento Juarez
2,400	Stanis Moanda
2,400	Keil Kunzer
2,383	Abraham Mogilevsky
2,379	Holly Simpson
2,366	Matthew Japhet
2,356	Mark Lomonaco
2,346	Kristina Joachim
2,336	Paige Minarik
2,336	Ebuwa Otagho
2,319	Raymond Lopez
2,315	Harvey Quinn
2,311	Priscila Gonzalez
2,303	William Baker
2,297	Sergey Alekseev
2,297	Hamilton Cribbs
2,295	Ruben Soberanes
2,291	John Vacca
2,287	Blake Tomblin
2,286	Lakeesha Graham
2,275	Trenton Miller
2,255	Sean Walsh
2,255	Gian Trinidad
2,250	Mary Franklin
2,245	Igwe Nwagwu
2,244	Helen Taylor
2,236	Kelly Schoenherr
2,227	Brittany Smart
2,226	Darius Rowan
2,214	Jasmine R Carter
2,201	Alexa Vega
2,200	Jonathan Drummond
2,199	Sylvain Kalombo
2,190	Aliesha Stone
2,181	Steven Valentim
2,180	Damaris Trejo
2,179	Joshua Bagi
2,173	Kaloni Tohi
2,173	Derya Ekren
2,160	Douglas Zackodnik
2,159	Doron Freud
2,149	Melissa Martino
2,148	Jason Isanberg
$ 2,142	Jillian Balvin
2,136	Alex Gonzales
2,135	Matias Orrego
2,123	Iwona Zawicki
2,097	Laurekins Pardovani
2,097	Timothy Wilson
2,097	Marina Neiman-Fishman
2,095	Eric Salado
2,088	Gaston Morales
2,088	William Rushing
2,086	Christopher Visnesky
2,079	Matthew Rami
2,074	Sharaf Samhadana
2,074	Tabitha Witherell
2,064	Reid Weber
2,060	Eli Parra
2,058	Jorge Leon
2,056	Kristi Vang
2,056	Samson Adelufosi
2,056	Michael Glynn
2,048	Angelique Piquion
2,045	Gregor Stabenow
2,040	Elba Diaz
2,020	Cleopatra Sola
2,016	Michael Jennings
2,008	Joshua Bacchus
2,004	Mohammed Shareef
2,003	Dexter King
2,001	Alipate Makaui
1,999	Jessy Girard
1,997	Jean Joseph
1,996	Drew Kier
1,987	Shai Mate
1,983	Karla Petatan
1,969	Hirenkumar Patel
1,966	Anthony Longo
1,965	Daniel Bean
1,961	Juan Nunez
1,959	Edy Haddad
1,958	Wilnes Chery
1,958	Jedidiah Tropkoff
1,954	Asiguy Haugabook
1,954	Dolores Aguilar
1,943	Kelli Higgins-Jones
1,942	Lacey Davies
1,939	Joaquin Santos
1,938	Theodoros Morisis
$ 1,931	Maren Conway
1,928	Jason Burke
1,921	Ricardo Benson
1,918	Yolette Mompoint
1,915	David Rockway
1,915	Courtney Lavitch
1,914	Kashala Guiden
1,913	Eugene Kashkin
1,911	Richard Bentley
1,909	Jeremy Mullins
1,907	Alissa Bailey
1,905	Melinda Skinner
1,901	Edwin Garcia
1,899	Mollie Uphoff
1,888	Lincoln Dziekonski
1,887	Matthew Snow
1,886	Gabriel Jackson
1,883	Landon Schlag
1,882	Sean Grant
1,876	Hazem Aboueldahab
1,876	Horace Johnson
1,871	Myaa Fallon
1,862	Giles Robertson
1,858	Edward Leon
1,857	Nilda Guerra
1,855	Kevin Davis
1,853	Joshua Gaskin
1,848	Filiberto Carreno
1,841	Raynaldo Lafontant
1,839	Fabian Aniekwensi
1,839	Daniel Li
1,838	Ellen Schultz
1,836	Kinga Filipiak
1,831	Lars Olivan
1,826	Anthony Ferraro
1,824	Carl Cadet
1,822	Garret Kun
1,816	Ashley Gallegos
1,815	Brittany Anderson
1,814	Scott Remmey
1,807	Jarred Spanbauer
1,805	John Barnes
1,805	Anadeto Arevalo
1,799	Dustin Vincke
1,797	Naim Abdulahad
1,793	Broderic Thompson
1,788	Brett Saulnier
$ 1,780	Candace Dillon
1,780	Sagar Mishra
1,779	Joey Sales
1,774	Einstein Zarzuela
1,773	Brian Brantner
1,772	Alejandro Pineda
1,768	Corey Cox
1,767	Brandon Robinson
1,759	Julie Aprahamian
1,757	Daniel Dobyns
1,749	Rania Eltanbouly
1,741	Michael Hepner
1,740	Devin Husband
1,732	Kascey Williamson
1,722	Samuel Y Lee
1,720	Ethan Barnt
1,719	Donald Gregoire
1,712	Peer Shmelzer
1,710	Daniel Souza
1,709	Damaris Henderson
1,705	Marcus Martin
1,702	Carrisa Korres
1,696	Martha Zelaya
1,695	Andre Fonseca
1,685	David McLean
1,682	Daniel Perkins
1,679	Moises Galvan
1,677	Daevon Byron
1,675	Daniel Heath
1,675	Christopher Bentley
1,674	Denis Snyder
1,673	Arman Masomzadeh
1,672	Lyn Nagel
1,672	Dustin Edgell
1,660	David Staffiery
1,656	Daymon Green
1,652	Corey Bednarz
1,649	Jason Pavunkovic
1,639	Brittany Luke
1,636	Daniel Pettit
1,635	Kamal Tayyib
1,634	Charles Carroll
1,630	Ervin Cruz
1,629	Nicholas Wang
1,628	Elcar Buhay
1,627	Fran Kolos
1,624	Jacqueline Kabluyen
1,622	Jacques Jean-Francois
1,610	Nicholas Triantafyllidis
1,602	Elias Saleh
1,602	Brandon Hester
1,601	Gloria Mendoza
1,600	Shannon Stroud
1,587	Ronald Knoedler
1,582	Shriyah Sadana
1,581	Roxanna Lugo-Cuevas
1,577	Colin Weathers
1,576	Juliya Ostapyuk
1,572	Jacob Schiaffino
1,572	Kim Bimemiller
1,571	Joseph Corwin
1,567	Joshua Rush
1,567	Luis Miranda
1,560	Octavio Villa
1,560	Michael Harrigan
1,559	Janelle Dutra
1,559	Blaine Cowart
1,557	Jessica Chang
1,555	Brandon C Johnson
1,553	Kimberly Quinn
$ 1,550	Maria Ramirez
1,542	Marcia McDuffie
1,537	Bill Myatt
1,536	Khalid Abu Dayyeh
1,535	Brody Maughan-Evanson
1,533	Payman Ghaysari
1,533	Christabel Ornelas
1,532	Lleison Martinez
1,532	Anthony Padilla
1,532	Sara Rostamijalilian
1,528	Mike Allen
1,527	Steven Stensrud
1,526	Cody Nykoliation
1,519	Julia Loboda
1,515	Nicholas Martocci
1,513	Keri Morris
1,511	Joel Acosta
1,508	Cole Maisonneuve
1,495	Alex Paguio
1,493	Avery Hearn
1,492	Sally Wilson
1,491	George Maple
1,490	Carlos Garcia
1,482	Rovena Lulgjuraj
1,482	Shawntae Collins
1,481	Shawn Kelley
1,481	Amy Shui
1,479	Chad Panzer
1,478	Thornton Lampley
1,475	Colton Gould
1,473	Cathy Dishong
1,471	Michael Spann
1,469	Erna Gasanin
1,468	Ian Meyer
1,468	Eldine Mpanzu
1,468	Patrick Ngangyou Tchounchui
1,465	Justin Lowe
1,465	Brian Melvin
1,464	Levi Porto
1,463	Justin Hermann
1,461	Aman Singh
1,459	Andrew Britts
1,454	Shelby Poston
1,454	Tevita Tupouniua
1,452	Adegbola Thompson
1,452	Stella Roznovan
1,452	Cody Langston
1,451	Aaron Parks
1,446	Shjondel Curtis
1,446	Nicholas Gee
1,443	Hugo A Flores
1,442	Ashley Odonal
1,442	Todd Sowell
1,438	Albert Olesko
1,435	Jessica Jaikes
1,434	Chad Boskat
1,429	Joshua Pinckney
1,429	Aaron Voege
1,426	William Crock
1,424	Dia Ghandour
1,424	Ruthanne Lenartz
1,424	Derek Foore
1,424	Robert L Stevens
1,423	Joseph Provenzano
1,422	Marisela Navejar
1,421	Aljban Jashari
1,414	Stephanie Novel
1,408	Sean Shephard
1,408	Pamela Mortimer
$ 1,408	Edmaggie Myrthil
1,407	Sultan Deckard
1,407	James Clark Jr
1,402	Erikka Michaels
1,397	Andrew Severson
1,390	Gregory McDuffie
1,389	Edwin Rosa
1,385	Jose L Garcia
1,385	Jonathan Daal
1,384	Fredy Romero
1,381	Dawid Liniewski
1,380	Darion Moore
1,379	Tiare Hubbard
1,378	Maria Oliveira
1,377	Candice Rezzo
1,368	Christopher Hensley
1,362	Daniel Juskiw
1,362	Charles Belt
1,361	William Sukhenko
1,361	Benito Menchaca
1,361	Violetta Raddell
1,361	Bryon Eddinger
1,359	Desmond Martin
1,359	David Nham
1,357	Bryan Hip-Kam
1,351	Romie Murphy
1,349	Elmer Adisas
1,345	David Basnett
1,341	Rebecca Goldsmith
1,341	Carmen Arroyo
1,339	Brian Obrecht
1,338	Melissa Gonzalez
1,338	Richard Solivan
1,337	Christine Moore
1,334	Kevin Amador
1,334	Ricardo Alanis
1,332	Joshua Rauser
1,331	Cherri Xie
1,328	Chad Harper
1,327	Bradley Christiansen
1,327	Molson Kargbo
1,326	Jocelyn Appleton
1,326	Sawyer Skaggs
1,325	Lee Jeffers
1,323	Phyo Phyo
1,323	Betsy Adney
1,323	Jessica Boss
1,322	Candy Henderson
1,320	Michael Laperche
1,319	Joshua Jahnish-Maltese
1,315	Alain Abaya
1,315	Lorena Herndon
1,314	Jeanne Schulte
1,314	Tanner Duy
1,313	Porscha Collins
1,310	Megan Tates
1,307	Christopher Leasure
1,306	Scott Florin
1,304	Dilushi Perera
1,304	Noah Bort
1,302	Shawn Lewicki
1,299	Jadwiga Martins
1,298	Daniel Schwartz
1,294	Dylan Frame
1,290	John Lamere
1,288	Joel Scullin
1,288	Riche Haye
1,287	Arnold Iacoviello
1,286	Wesley Shure
1,282	Bradford DeLuca
$ 1,279	Timothy Silva
1,278	Breanna Haupt
1,268	Mark Noel
1,267	Richard Millington
1,266	Kelly Collins
1,265	Xylina Ibanez
1,264	Bria Washington
1,261	Jennifer Strickland
1,259	David Watkins
1,259	Sharif Grays
1,256	Jennifer Moore
1,256	Constance Tuiteleleapaga
1,254	Steve Marker
1,251	Payam Sami
1,250	James Tolley
1,249	Augusto Arango
1,248	Alexandra Lipari
1,246	Shelbi Sofranko
1,246	Evelin Castro-Sharif
1,242	Kamaile Viena
1,240	William Parmeter
1,239	Austin W Smith
1,238	Robert Trypus
1,237	Buffey Kunkle
1,235	Christine Wood
1,233	Jennifer Reed
1,231	Juan Olvera
1,228	Christina McGregor
1,228	Vyacheslav Vasilenko
1,227	Andrea Kessler
1,225	Ronald McCormick
1,223	Corinne Gamble
1,221	Timothy Moody
1,220	Sabeen Hassim
1,219	Benjamin Van Fossen
1,218	Katalina Halaunga
1,218	Dustin Grubbs
1,217	Sean Day
1,215	Shanita Ellmers
1,214	Zavier Borchelt
1,210	Hakan Ozalpasan
1,209	Alix Albright
1,207	Victor Beltran Calderon
1,206	Melisa Rodriguez
1,204	Jessica St Pierre
1,202	Jeffrey Espinal
1,202	Shawn Gauthier
1,202	Cheryl Martinez
1,201	Vaimaalaala Taufa
1,200	Keith Doran
1,199	Mark Hart
1,199	Brackin Flitton
1,198	Tobe Pope
1,195	Adriana Aboulwafa
1,194	Murray Nagler
1,193	Loua Farunia
1,191	Maggie Nguyen
1,190	Patricia Fermin Fermin
1,190	Myra Espinoza
1,190	Kellen Knapton
1,189	Eric Martinelli
1,187	Jennifer Wehrle
1,186	Karen Lamey
1,185	Bashar Jarkasy
1,185	Nicole Palmer
1,185	James Marks
1,182	Jacob Kieffer
1,181	Stuart Pagan
1,181	Aileen Varela
1,181	Alicia Visbal
$ 1,180	Nathan Sanzo
1,178	Laronne Gwynn
1,178	Agnes Matyszczyk
1,176	Peter Kaplanis
1,176	Paul Samra
1,175	Daniel Deufel
1,174	Giovanni Diduro
1,173	Jessica Boswell
1,172	Victoria Nadeau
1,168	Valdomero Duran
1,166	Ashleigh Broussard
1,166	Anastasia Martens
1,165	Christopher Montbriand
1,164	Zachary Button
1,164	Patrick Locke
1,164	Jessica Vaughn
1,163	Rosemary Soto
1,160	Auston Mavrak
1,159	Jaclyn Finafrock
1,159	Christopher Walker
1,158	J-Nick Engichy
1,156	Joseph Massucci
1,154	Shane Hirtle
1,153	Lisa Gomez
1,152	William Lenhard
1,148	Amandeep Gill
1,148	Leonard Ligotti
1,143	Paul M Smith
1,139	Abena Edwards
1,139	David Evans
1,134	Colin Monner
1,133	Lauren White
1,131	Michael Barahona
1,130	Greta Wilson
1,129	Honore Ndoli
1,128	Matthew Trombley
1,127	Ryan Friebis
1,119	Janel Wilder
1,118	Justin Scott
1,116	Eyad Kutkut
1,114	Aaron Chen
1,114	Carl Isidore
1,113	Janay Kitchen
1,112	Kevin Kondrad
1,111	Andrew Hynan
1,111	Nicholas Bolter
1,110	Jonathan Growe
1,108	Daniel LaFontaine
1,107	Kyle Lewicki
1,106	Rochelle Royce
1,104	Collins Appiah
1,104	Mike Lade
1,100	Joshua Hammond
1,100	Rhonda Lorenz
1,099	Jeremy Engrav
1,097	Jennica Lindqvist
1,096	Charles Giaquinto
1,096	Edrick Brooks
1,096	Taylor Trudeau
1,095	Peter Gabranski
1,094	Trevor Bailey
1,093	Desmond Cowan
1,092	Trevon Brown
1,091	Christopher Bennett
1,091	Braden Wiscombe
1,091	Marquel Burns
1,084	Jammal Coleman
1,084	Aaron Lammey
1,083	Brenton Patterson
1,081	Tanya Sutton
$ 1,081	Lynn Doolittle
1,080	Ryan Flynn
1,078	Jeannieliza Solis
1,077	Marlon Louie
1,077	Jordan Seguin
1,077	Justin Runde
1,077	Lisa Dolk
1,077	Stephanie Baker
1,076	Michael Battaglio
1,075	Amie McCracken
1,075	Nchelle Schmidt
1,074	Quinn Allen
1,074	Anthony Giangarra
1,072	Sarah Dimond
1,071	Anthony Petrosky
1,070	Mayra Frias
1,069	Elliot Diaz
1,069	Anthony Ferguson
1,069	Therese Bolese
1,067	Ryan Fogel
1,066	Michael Sherwood
1,066	Rajeh Obaid
1,066	Kelly Hannan Daley
1,065	Emilio Mongu
1,065	Monique Tolbert
1,064	Bedelia Nemcik
1,064	Felicia Steele
1,064	Lawrence Dennis
1,063	Kevin Haines
1,063	Taulant Bane
1,062	Anthony Dixon
1,060	Jorge Guerra
1,059	James Buch
1,059	Waleah Salah
1,058	Viktoriya Ramirez-Meraz
1,056	Philip Roffi
1,055	Christopher Gonzales
1,050	Rafael Guerra
1,049	Mabel Balbuena
1,049	Joshua Myers
1,044	Bianka Dona
1,044	Melanie Gonzalez
1,042	Cory McNutt
1,040	Aaron Kuhr
1,038	Angela Waller
1,038	Rafael Alfaro
1,037	Hilary Arsenault
1,037	Victor Ramos
1,034	Brittany Ketner
1,034	William Barker
1,034	Anthony Spataro
1,032	Correy Limerick
1,032	Elizabeth Padilla
1,031	Matthew Dawson
1,028	Chelsea Wilbur
1,028	Christina Brenner
1,027	Melissa Aloua
1,026	Ronilson Gonzalez
1,026	Milena Arceo
1,026	Marc Demilia
1,025	Gian-Paolo Diberardo
1,023	Jordan Lacy
1,022	Troy Williams
1,022	Avery Allmond
1,020	Scott Frazer
1,020	Wesley Leisner
1,015	Konstantina Skalkos
1,013	Daniel Walker
1,013	Erik Graham
1,012	Daniel Daube

WORLD'S GREATEST BONUS - CONTINUED

$
1,012 Clint Perry
1,011 Christopher Morrison
1,008 Travis Picklesimer
1,006 Stephen Coons
1,005 Virgile Audibert
1,005 Brandon Mendez
1,004 Veronica Coval
999 Akbarfazal Khan
998 Maddeson Coder
998 Logan Akers
997 Patricia Gonzalez
994 Austin Smith
992 Jesse Medina Nunez
991 Nicole Menzies
989 Yairaniz Figueroa-Ruiz
983 Marie Paul
983 Anne Ryding
982 Cornelius Holder
980 Yvonne Aguilar
979 Richard Sidoti
974 Dora Northcott
974 Jacob Giangiuli
974 Naomi Caraballo
973 Tatiana Soltan
972 Pedro Guerrero
972 Erin Fields
970 Abbas Abdul-Khaliq
968 Dwayne Nabors
966 Dorette Thomas Montoya
965 Camika Lewis
965 Claudia Jacquet
963 Tara Haughney
961 Alexander Johnston
959 Daniel Fitzgerald
958 Bernardo Lopez
957 Ericka Dozier
957 Awa Babou
956 Gavin Maynard
955 Brendan Bradfield
955 Gerilyn Bertoli
955 Michael Gordon
954 Noreen McNear
952 Obed Hernandez
949 Nicole Karl
948 Makeba Quinn
948 Benjamin Twerskoi
948 Selina Maldonado
947 Anna Pidlypchak
946 Walter Icaza
946 John Zwald
945 Surajit Khanna
945 Steven D'Ambra
944 Paul Dak
944 Andrea Barenholtz
943 Dennis Lovett
942 Christopher Buttacavoli
941 Chad McLaughlin
940 Bradley Jensen
940 Jennifer Ward
939 Jeremy Osborn
939 Hugh Webb
939 John Fitzgerald
938 Vivian Palmer
938 Blake Casse
937 Christopher Beveridge-Calvin

$
937 Michael B Sweeney
935 Younus Sanjrani
935 Timothy O'Leary
933 Chester Leone
931 Deborah Precil
931 Sina Heak
930 Kaladian McLean
930 Tammy Harris
930 Corey Lumley
929 Jordan Lynd
928 Kevin Wolfe
927 Jerid Dissauer
926 Britton Costa
925 Ricardo Grandt
925 Andrew Batten
923 David Duddy
923 Donald Stone
922 Edward DeFurio
921 Raymond Angeles
921 Hayden Hill
919 Dale Passow
918 Ashley Christensen
918 Dustin Dougherty
917 Patrick Rieger
916 Leah Jones
913 Rebecca Belcher
913 Ryan Locke
912 Seth Frisby-Jack
911 Kayla Dowden
910 Jonathon Rodriguez
910 Samantha Marino
909 Alexis Pineiro
907 Melissa Losk
907 Heather Read
906 Gage Decampli
905 Patrick Rowe
904 Althea Rozario
904 Lindsey Dettwiller
904 Derrius Taylor
902 Phillip Ray
902 David Bilotti
902 Kimberly Salerno
898 Elizabeth Goldsberry
897 Phillip Blackmon
896 Leodanys Martinez Caldera
896 Patrick Donovan
895 James McCormick
894 Louis Thacker
893 Jennifer Holliday
893 Nayeli Gonzalez
886 Richard Austin
885 Shalom Chaimov
885 Joshua Yurinko
884 Candi Carlisle
884 Charles Ferrari
883 Joseph Schleicher
882 Amber Fitzmartin
881 Eugene Oscielowski
879 Alliyah Williams
878 Brian Woodland
878 Robert Rummel
876 Sarah Herbold
874 Tony Georges
872 Alex Rozotto
871 Michael Moreno

$
871 Corey Fjerstad
871 Dawn Benoit
868 Dwight Hickson
868 Alexandra Wright
868 Jourdan Powell
868 Aryeh Freedman
867 Mario Hajro
866 Brenna Schmidt
866 Robert Ward
865 Alex Loosli
865 Centerious Johnson
865 Avdulla Sela
864 Jimmy Marzouka
863 Juquilla Miller
863 Randy Daniels
862 Linda Biegert
862 Terrence Smith
860 Patricia Fox
860 Jeffery Roland
859 Alexis Cox
859 Vanina Bonanno
857 Carole Idolphine
857 Randi Taylor
857 Daniel Foore
856 Brandon Minor
855 Yang Chen
855 Vincent Parsley
855 Carlos Watson
854 Alexandra Purvis
853 Travis Crismore
853 Chase Hrivnak
851 George Hardemion
851 Ana Saravia
850 Jesse Doherty
849 Susana Nau
848 Nadezhda Vitchev
847 Benton Tong
846 Nathan Yineman
845 Anthony Sava
844 Randy Bentley
844 Mandale Tolefree
844 Paul Ormes
842 Robert Catlett
842 Alexander Galindo
841 Clifton Roy
838 Ryan Dean
837 Abrahim El Refaei
837 John Seymour
835 Jermaine Dorsey
833 Harry Bilalovic
833 Jasmine Parker
832 Blake Dempsey
832 Walter Collie
831 Jenny Alvarez
829 Robert Townsend
828 Kuri Brown
828 James Tierney
827 Timothy Cruise
827 Orey Yates
827 Eric Rodriguez
824 Mike Hudnall
824 Natalie Cavanaugh
823 Fabio Paz
823 Maria Matczak
823 Daniel Martinsen
822 Priscilla Gonzalez

$
821 Benjamin Wechsler
819 Jessica D Smith
818 Julie Henry
817 Kyle Kactro
815 Mikhail Bencosme
815 Roger Fung
814 Bennett Williams
813 Dalton Masney
813 Ebonee Imes
813 Mohammad Shean
811 Solomone Havea
811 Darren Lawhon
809 Patricia Colon
809 Barney Browner
808 Tibor Simon
807 Rachael Garcia
806 Hayden Davis
805 Jordan Wall
803 Andy Mansor
803 Natalie Soboleva
803 Samuel Barriere
802 Michael Clower
801 Jon Flexner
800 Lindsay Potts
799 Alba Williams
797 Bradley Tolliver
796 Rosita Tumpap
794 Jeremy Silva
794 John Perry
793 Ernesto Bocardo
793 Dejannae Lang
792 Paul Slusser
791 Marshiela Sager
791 Meghan Kreutzberger
789 James Franklin
789 Stephen Waite
788 Emari Tabb
787 Dylan Johnson
787 Charisma Dezonie
786 Roy Kay
786 Tiffiney Harmouche
784 Antonio Flores
783 Sydney Bouchard
782 Stephanie Sanchez
781 Sumedh Basani
781 Carly Ferraro
781 Jon Golin
778 Paul Cossier
778 Jeff Rawson
777 Arthur Kicknosway
777 Sherly Philippe
777 Carmela Pellen
776 Steven Counts
774 Teresa Lampasona
774 Cory Quaife
772 Selena Culver
771 Tyler Mabry
770 Tabrina Webb-Hayes
768 Navjot Bamra
768 Abeba Eminetu
766 Trace Johnson
763 Hugo H Flores
763 Kelly Yingling
761 Britney Sevin
761 Ho Tran
761 Michael Benson

$
760 Mohammad Wael Taher
759 Carman Parker
759 Nathan Mowen
757 Zachary Whipple
756 Michael McClintock
756 Renato Arthur
755 Olivia Stewart
753 Jameel Pleasant
753 Heriberto Chavez
752 Jordan Wheat
752 Marie Campbell
751 Tanya Labinowicz
750 Timothy Davidson
750 Ethan Oftedahl
750 Ronald Heller
750 Katelijne Stevens Dacosta
748 Paramjit Sangha
748 Audrey Logan
747 Laumanu Moataane
746 Elsa Then
746 Matthew Meade
745 David Herchick
743 Shawna Wilbanks
743 Laura Baron
743 Tereanio Edgar
743 Hercules Mimaros
742 Christopher Koehler
741 James M Hill
741 Sonia Saraniecki
740 Leonardo Perez
739 Rose Nelson
739 Jaime Baez
739 Alexandro Feliciano
738 Nadia Cardenas
738 Richard Marcks
737 Adam Burley
736 Byron Bishop
735 Dustin O'Hara
735 Sterling Tallman
734 Sandra Gamez
732 Jeanette Diaz
732 Taylorr Nathaniel
731 John Franklin
730 Eric Callejas
729 Frank Ciccone
728 Chaz Hutcherson
727 Alma B Gonzalez
727 Gerard Armstrong
727 David Higa
724 Karen Lee
723 Aaron Crose
722 Maurice Coleman
721 Mayra Robles
718 Mahdi Wade
718 Jeremy Coleman
718 Zachery Kertulis
715 Gregory VanSuch
715 Susan Baca
715 Lafi Papalii
714 Julia Hines
714 Bailey Garfield
714 Marina Herrera
714 David Syfax
714 Mario Andres Chavez
713 Christine Lincoln

$
713 Zachary Bradshaw
712 Corey LaVigne
712 Enida Gobeljic
711 William Gonzalez
711 Amy Skinner
710 Travis Johnson
709 Alden Bullwinkle-Hatton
709 Zachary Blackwell-Hammons
709 Angela DeVivo
708 Douglas Zigby
705 Jessie Medina
705 Alexandra Longo
704 Angeline Harper
704 Trevor Owsley
702 Mark Patterson
701 Alfonso Gutierrez
701 Ronald Slusarski
700 Nicholas Sinishtaj
700 Lisa Leathers
699 Latora Arceneaux
699 Mary Rivera
698 Jeremy Amero
697 Stefan Johannsson
697 Jessica Heppler
697 Evelyn Spiller
696 Jose Oyola
695 Ronald Santana
695 Mireille Laventure
694 Patrick Mischka
693 Cody McNeilly
693 Imani McNeill
692 Brittni Kwiecien
692 Cristian Croitoru
692 Ronnie Smith
692 Thomas Ferraro
692 Gary Stevens
691 Josh Okray
690 Evan Althoff
690 Daniel Blake
689 Jenny Gonzalez
689 Robert Weaver
688 Celeste Dongell
687 Moraima Mariscal
687 Narciso Nieves
687 Michelle Goj
686 Mandi Gutierrez
685 Kyle Wilcox
685 Michael Penna
685 Robert Vizioli
685 Joseph Quintons
685 Wilmer Jimenez
684 Ashley Rust
683 Alexandria Ferron
683 Winston Hills
682 Daniel Horn
682 Charlotte Malone
681 Kelley Fisher
680 Mark Harhager
680 Sherman Garland
679 Joshua Chalman
679 Bryant Logan
678 Chelsea Majewski
677 Joseph Elliott
676 Jose O Garcia
676 Briana Cooper

$
676 Jared Guglielmino
676 Gregory Schweitzer
675 Jeramey Pitman
674 Sean Jones
674 Olivia Kelly
673 Adrain Alfred
672 Michelle Olivo
672 Derek Thompson
672 Jessica Kashirets
672 Heather Hewitt
672 Ryan Scott
672 Leaora Davis
671 Sean Brannan
670 Abel Foronda
670 Marie Laine
670 Amanjeet Sokhey
669 Brenda Tellez
669 Bobbi Wiatr
667 Desarae Freeman
667 Eric Hardy
667 Larissa Harris
666 Jay King
666 Bennett Smith
665 Christine Bueno
665 Andrew Ball
664 Susan Chiesa
664 Jacob Davis
664 Karen Fleming
663 Austin Thomas
662 Kheorah Taylor
662 Gavin Arredondo
661 Kyle Henderson
661 Tyler Honeyford
661 Joseph Hedborn
661 Joseph Kleeb
661 Manique Sala
660 Ryan Misner
660 Spencer Nichols
660 Kyra Hopkins
660 Dylan Murphy
659 Cleon Deal
659 Angel Martinez
659 Michael Giachetti
658 Mark Lazarz
657 James Williams
657 Richard Tabanji
657 Allan Allas
657 Brandon Neal
656 Brandon Baker
656 Babajide Oresanya
656 Debora Cabral
656 Trevor Mayer
656 Kennedy Gonzalez
654 Dustin Mayfield
654 Michael Tolman
653 Maribel Garcia
653 Naomi Walker
652 Gerardo Gonzalez
652 David Cravy
651 Joseph Bell
650 Erica Robertson
650 Eloise Easter
650 Anna Midowicz
649 Yunaika Diaz

$
649 Donte Grant
647 John P Fitzgerald
646 Matthew J Miller
645 Bianca Ehouman
644 Steven Phillips
644 Alexandros Morisis
644 Terri Christian
643 Akshay Toora
643 Willie Miller
643 Abby Roman
641 Travis Vandeberghe
641 Sammi Calairo
641 Michael Scofield
638 Ericka Martinez
636 Cherie Henik
636 John Pennybacker
635 Melissa Dangler
633 Dawn Atwell
633 Henrique Urey
633 Maria Estrada
633 Richard Zuccato
632 Juanita Burton
632 Bretta-Jean Cahela
632 Lorraine Benedit
632 Draytin Davison
632 Timothy J Wilson
631 Jaclyn Little
630 Morgan Dennis
628 Dustin Nispel
628 Alexis Tran
627 Niecele Nicolas
627 Hector Mendez
626 Michael Benjamin
626 Mark Aldamuy
626 Bryan Czajkowski
626 Keryia Borchers
626 Thomas Ferrara
626 Samantha Sanchez
623 Michael Burningham
622 Kareen Griffith
622 Trevor Christian
621 Matthew Sabio
621 Phillip Haynes
620 M Christine Thorlton
620 Glenn Hampton
619 Brian Isley
619 Terrell Perry
619 Froni Jimenez
619 Ernest Powell
619 Mariah Himes
618 Noel Bonomi
618 Christopher Lacky
617 Adedara Adeoye
617 Edward Olexa
616 Sharon Briscoe
616 Jacqueline Nutt
616 Nadia Feleti
616 Rajpreet Gill
616 Agner Espana
616 Melinda Kent
615 Adrian Segalla
614 Samisoni Koloa
613 Evelyn Howell
613 Matthew Raefski

$
612 Bobby Belzer
611 Karen Mosley
610 Rechel Brown
610 Andrew Rondeau
610 Venus Grier
610 Hifo Tuionetoa
610 Chase Landefeld
609 Kalisha Richard
609 Karen Shumaker
608 Meredith Dabin
608 Reese Turner
608 Braylon Blades
607 Suraj Daswani
607 Alexis Donnelly
605 Najma Mohamed
605 Samy Jacques
605 Amanda Koep
605 Benjamin Newhouse
605 Joshua Kreeger
604 Philip Morgenthaler
604 Marcus Richardson
603 Danielle Melton
603 Aleksandra Rakovic
602 Mychal Crudup
602 Andrew James
602 Ann Marie Taylor
601 Roy Grasham
601 Evan Menefee
601 Mathew White
601 Theron Wilson
601 Kasey White
600 Elizabeth Hodgson
600 Cyan Kissinger
600 James Davison
599 Jacob Vargas
598 Stacy Arrington
597 Willie Pettyjohn
597 Thomas Lypps
597 Victoria Lopes
597 Bryan Froneyberger
596 Ahmet Kocer
596 Anthony A Lopez
595 Panter Her
595 Deonte Jones
594 Shelby McDowell
593 Briggett Wills
593 Rafael Martins
593 Kelly Matthews
592 Betty Robinson
592 David Rigney
592 Revawn Wilson
592 Matthew Roebke
592 Tanis Williams
591 Mark Carman
591 Joseph McCallister
591 Vannessa Ramroop
591 Albert Warfield
591 Odilia Goulart
590 Juan Montes
590 Bryanna Campos
589 Vanessa Cohen
588 Jacky Shaw
588 Anthony Greco
586 Tachane Joseph

$
586 Corey Collier
586 Jairo Leal
586 Brice Locklear
585 Delia Ozburn
585 Dillon Kempen
582 Mollie Karazim
582 Sarah Roy
582 Noli Alea
581 Joan Bonvicini
580 Jennifer Jaikes
579 Nancy Rojas
579 Angela Chandler
579 Aisha Straughter
579 Jasmine McKeller
579 Nasser Rezaei
578 Michael Patterson
578 Stephanie Borrego
578 Erika Torres
578 Lane Kleilein
577 Reiner Sosa
576 Vincent Andreotti
575 Makena Alexander
575 Shayla Williamson
572 Hector Gironsoto
572 Susan Mirzadeh
572 Maria Castrellon
572 Corey Keller
570 Cameron Eng
570 Carlos Matamoros
570 Kevin Lowery
569 Veronica Antonio
569 Ramon Turner
569 Anthony Theriault
567 Benjamin Charles
567 Barbara Escalante-Martinez
566 Clara Sturym
565 Stephanie Prentice
565 Omeda Pattison
564 Daija Johnson
563 Bryant Rayford
562 Mark Ekladious
562 Clifton Henry
561 Bradley Fordyce
560 Roberta Marques
560 Robert Rangel
560 Vera Leus
559 Chessa Taylor
559 Theodore Ryan
558 David Williams
558 Daphine Lwanga
558 Angela Black
558 Timothy Pine
558 Valentina Martinez
557 Andrew David
557 Crissal Hoeckendorf
557 Rita McKissack
556 Bothe Kochenower
555 Hiroshi Hyde
555 Michael Neely
554 Nedal Kawash
554 Seth Hunter
554 Jeremy Cutlip
553 Sam Chan

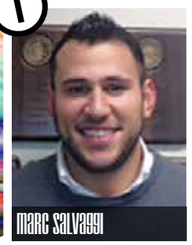
$
552 Ashley W Miller
552 Connie Arnould
551 Carla Mendoza
550 Nicholas Watson
549 Mark Lahijani
549 Victor Ledesma
548 Jose Diaz
548 Young Lee
547 Susan Bedrossian
547 Silvia Montana
547 Pheona De Jonge
546 Larry Nadayag
546 Yuekaili McCamman
545 Tyson Kiertucki
545 Asad Ahmed
545 Christopher Johns
544 Brandon R Taylor
544 Jamarr Hill
542 Diana Ziyaee
542 Haydn Daniel
541 Briana Little
540 Karen Davis
539 Holly Bonhorst
539 Aaron Burke
539 Harley Miles
539 Samantha Davis
539 Joel Trask
538 Melissa Funk
538 Fakaola Niukapu
537 Charles Melahn
536 Michael Tymms
535 Joseph Vacirca
535 Susan Haas
534 Lawrence Hadley
533 Brian Vanhoose
532 William Andes
532 Zindora Crawford
532 Ronald Davis
532 Peter Christie
532 Jacinta Onwufuju
531 Pablo Illescas
529 Randa Mustafa
528 Joel Lagani
528 Samuel Montgomery
527 David Livingston
527 Sheldon Higgins
527 Alicia Wear
526 Jasmin Rodriguez
525 Sashia Veerman
525 Alexander Rollo
525 Matthew Wolfanger
525 Sandra Eder
525 Amanda Ray
523 Christopher Ramsay
523 Renee Cunningham
523 Iliad Trigo Moradnia
523 Alan Arellano
523 Goran Lakic
523 Jac Spring
523 Sherry Schick
523 Geziel Lima
523 James Snipes
523 Nathanial Joseph
522 Samuel Crish

$
521 Noah Zabawa
521 Braden Hale
521 Evelin Havic
520 Jasmyn Marshall
519 Tajha Dixon
519 Jeremie Atitoa
519 Edward Cruz
518 Toni-Ann Allen
518 Devon Green
518 Lisbet Leal
518 Sebastiano Dolce
518 Zachery Nelson
517 Kailynn Hanvey
517 Jean Dorvil
517 Mitchell Bennett
516 Mark Swaine
516 Brandon Ratliff
516 Ashley Bodnar
516 Matthew Blue
515 Leritha Lupoe
515 Nicholas Walsh
515 Lashawnda Dockery
514 Christina Guerra
514 Eirik Morris
513 Paul Torman
512 Charles Wilcox
512 Deborah Noga
511 Kenneth Adams
511 David Lu
511 Nathaniel Newberry
510 Tara Mast
510 Robin Rings
510 Victoria Wippich
509 Julio Garza
509 Davron Williams
508 Daniel Craley
508 Drevita Elmore
507 Dorothea Murray
507 David Lawver
507 Charlene King
507 Trey Moran
507 Paul Stubbs
505 Kevin Jacobs
505 Nicholas Vaughn
505 Jeffery Compton
505 Jessica Barger
504 Aaron Page
504 Johnson Beecher
503 Iffrah Tahir
503 Alexandria Reddy
502 Ivan Leung
502 Tyson DellaSilva
502 Mickel Major
502 Justin Allain
501 Linda Lucaj
501 Timothy Siler
501 Matthew Cessna
500 Manuel Matos
500 Virginia Lee
500 Colin Ghee

WGB recognition is based on $1,500 weekly ALP minimum achievement level

Leadership Bonus

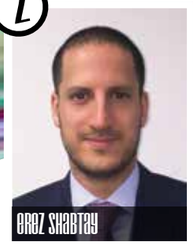
1



Marc Salvaggi

$46,255
Surace-Smith

2



Erez Shabtay

$39,630
Michael Vasu

3

Daniel Hartwig

$36,384
Surace-Smith

4

Sara Vaz

$35,785
Altig-Orlovic

5

Matthew Parks

$32,177
Surace-Smith

July Bonus Leaders | Payout: $2,152,046 | Qualifiers: 721

$	
46,255	Marc Salvaggi
39,630	Erez Shabtay
36,384	Daniel Hartwig
35,785	Sara Vaz
32,177	Matthew Parks
27,513	Ryan Stenglein
25,270	Doreen Ryan-Foti
23,443	Mark Dushaj
23,092	Ryan Kendl
21,775	AshLynn Orng
21,285	Richmond Gerrish
21,102	Blake Higuchi
19,817	Zach Otto
19,381	David Wang
19,180	Marian Sertler
18,991	Joshua Olin
18,432	Yussuf Elzein
17,583	Ryan Wilson
17,243	Sean Velasquez
16,871	Luay Ghawi
16,183	Scott Wheeler
15,977	Bobby Gujral
15,266	Jonni Ng
15,130	Alex Kae
14,880	Britton Costa
14,847	Matthew Diulus
14,403	Johnny Ly
13,758	Mark Neilson
13,726	Troy Plummer
13,137	Dan Ikei
13,039	Andrew Wagner
12,976	Brian Zuzick
12,282	Steven King
12,112	Casey Kunash
12,080	Nicholas Scordos
11,802	Robert Locke
11,259	Brandon Summerton
11,245	Jimmy Tchen
11,234	Carlo Buhay
11,067	Christopher Hintz
10,911	Robert R Hamilton
10,837	Patrick Stenglein
10,522	Andrew McQuade
10,441	Ofa Tupouniua
10,177	Elyse Bryan
9,986	Michael Stuver
9,543	Dominic Telymonde
9,529	Brent Bowling
9,378	Michelle Martinez Aviles
9,353	Melinda-Rae Lyse

$	
9,286	Robert Kanaan
9,129	Harold Durana
8,976	John Nieves
8,861	Megan Johnson
8,787	Michael Clemente
8,777	Ernest Powell
8,731	Yamid Mendoza Sanchez
8,700	Tyler Worstell
8,543	Darcy Schrieber
8,469	Liam Flaherty
8,427	Joshua West
8,285	Morgan Lobello
8,277	Alan Sedaghat
8,253	Joshua Crisp
7,993	Bruce Viaje
7,780	Jonathan Emura
7,743	Joshua Dishong
7,618	Corey Helly
7,600	Matthew Turnquist
7,580	Bobby Szwaja
7,571	Reynolds Akuamoa
7,514	Kimberly Hamilton
7,460	Jason Bratin
7,389	Corey Hallam
7,352	Eric Thompson
7,343	Eugene Garcia
7,332	Dustin Dunbar
7,311	Matthew Conrad
7,146	Alix Albright
7,132	Justin Adams
7,061	Beau Locker
6,957	Elias Boles
6,943	Christopher Bentley
6,930	Nikola Subotic
6,885	Joshua Krueger
6,870	London Burnett
6,709	Cleopatra Sola
6,699	Daniel Walton
6,685	Sokol Fazliu
6,679	Janet Quintana
6,679	Pedro Lemos
6,665	Glenn Martin
6,618	Rodney Ward
6,601	Shahab Mahdavinejad
6,463	Aaron Parks
6,402	Andy Dorf
6,260	David Hefflin
6,243	Fritznel Octave
6,225	Paul Zuzick
6,086	Aaron Chen

$	
6,083	Duane Shaw
6,068	Atta Saleh
5,904	Cameron Stanley
5,849	Chris La Fond
5,818	Brody Maughan-Evanson
5,809	Kenan Hyseni
5,798	DeAnthony Hartman
5,765	Christina Meyer
5,762	Yemi Akinade
5,708	Alberto Alcala
5,649	Christopher Botelho
5,545	Duni Olusegun
5,534	Nicholas Lorence
5,490	Ryan McIntosh
5,453	Hunter Houvener
5,419	Nasr Quadri
5,330	Jennifer Reed
5,316	Adam Chesney
5,278	Marisa Willgruber
5,182	John Conard
5,080	Paul Kelly
5,080	Henry Ingraham
5,047	Nacole Newbold
4,987	Kyle Lewicki
4,961	Maxx Schumann
4,881	Jorge Guerra
4,879	Matthew Cessna
4,830	Anita Ferris
4,829	Michael Mandella
4,801	Nicholas Moore
4,749	Jesse Doherty
4,702	William Robinson
4,700	Jeramey Pitman
4,690	Joy Vann-Austin
4,683	Carlos Arballo
4,636	Jonathan L Jones
4,579	Josh Bloomquist
4,532	Travis Stucki
4,495	Steve Bryant
4,471	Patricia Cicerale
4,453	Francesca Veltri
4,411	Alon Fischer
4,395	Tucker Gregor
4,394	Joshua Randolph
4,269	Samuel Cohen
4,237	Noel Rose
4,236	Paul M Smith
4,230	Lorena Barriere
4,211	Ikram Alshobaki
4,191	Dina Boghdady

$	
4,110	Levar Morgan
4,078	Begona Patino-Lopez
4,077	Christina Jauch
4,029	Jeffrey Hall
3,975	Alex Smith
3,974	John Bacaron
3,941	Shalom Chaimov
3,924	Aziz Farsakh
3,899	Jeremy Rivers
3,896	Shai Mate
3,885	Jesse Spencer
3,801	Temesghen Starr
3,728	Jesse Rennich
3,716	George Kamel
3,700	Jeffery Thiel
3,695	Tibor Simon
3,653	Chad McLaughlin
3,609	Jessica Wilhite
3,608	Charles Ferrari
3,582	Lara Wyatt
3,562	Aaron Ralston
3,550	Deana Plaster
3,544	Jose Rubio
3,538	Holly Simpson
3,517	Christopher Dicks
3,510	Charles Carroll
3,506	Jenna Grula
3,504	Ashley Flood
3,468	Lisa Richardson
3,451	Matt Pflueger
3,415	Derek Foore
3,411	Brandon Minor
3,401	Jacqueline Kabluyen
3,365	Tina Janti
3,340	Avi Kauderer
3,322	Patrick Rieger
3,261	Nathan Hunt
3,242	David Rigney
3,239	Craig Strompf
3,204	Menno Glick
3,190	Michael Russo
3,175	Christopher Gray
3,107	Dwayne Nabors
3,095	Gary Slocum
3,083	Levi Porto
3,067	Mike Paragiou
3,066	Steve Svendson
3,065	Laura Dennee
3,062	Arman Masomzadeh
2,991	Kory Louvelle

$	
2,986	Ricardo Subero
2,964	Alta Herpel
2,949	Kelvin Fernandez
2,945	Natalie Linker
2,941	Timothy Bugge
2,922	Yuriy Kosovan
2,911	Justin Barker
2,886	Gevorg Yanukyan
2,882	Kerlens LaRose
2,858	Ashley Wenning
2,841	William Tompkins
2,839	Brandon Teter
2,821	Andrew Hynan
2,800	David Bilotti
2,788	Michael Musso
2,763	Cara DeFiore
2,751	Michael Gerstein
2,743	Steve Hartman
2,733	Philip Roffi
2,725	Joshua Reyes
2,713	Thomas Longino
2,704	Mack Doby
2,698	James Tolley
2,682	Nicki Griffiths
2,668	Michael Russin
2,667	David Higa
2,640	Fran Kolos
2,564	Evan Holzhauer
2,558	Virakbot Oung
2,534	Patrycja Grudzinska
2,491	Jason Green
2,479	Harjeet Rana
2,471	Syed Quadri
2,461	Jordan Reinhold
2,444	Peter Davis
2,438	Joshua Jackson
2,420	Pablo De La Cruz
2,410	Kasali Kotun
2,410	Hemerson Gonzalez
2,401	Isaac Garcia
2,400	Rachel Brown
2,383	Trevor Mayer
2,382	Joseph Tomanovich
2,379	Andrew Siebert
2,365	Clint Uwaine
2,356	Kaitlyn Brandt
2,351	Jamie Winters
2,325	Roger Fung
2,319	Carlton Mack
2,303	Minh Phung

$	
2,297	Robert L Stevens
2,258	Dylan Johnson
2,253	David Carpenter
2,231	Nic Iagulli
2,224	Brett Maurice
2,189	Deonte Jones
2,183	Daniel G Johnson
2,182	George O'Shea
2,175	Nicholas Engrav
2,175	Jinelly Urena
2,171	Alexandra Berberich
2,156	Anthony Ferguson
2,153	Vincent Meyer
2,146	Rupinder Toor
2,118	Daniel Dunham
2,101	Cristi Huffman
2,082	Christopher Bennett
2,070	Peter Kwiatkowski
2,053	Edmaggie Myrthil
2,042	Dean Gushi
2,000	Christine Moore
1,998	I-Perfection Harris
1,961	Charley Forshee
1,948	Michael DeGiovanni
1,938	Lalitha Janardhanan
1,938	Javier Diaz
1,935	James Franklin
1,929	Eric Snyder
1,918	Juan Olvera
1,913	Jordan Lacy
1,908	Jessica Santamarina
1,903	Mickey Adkins
1,890	Ashley Smith
1,888	Michael Cirelli
1,876	Johnny Ramos
1,861	Michael Coulthard
1,857	Matthew Cartwright
1,846	Joseph Hedborn
1,835	Herman Fennell
1,799	Bilal Farsakh
1,794	Andre Hawthorne
1,778	Azar Afnan
1,777	Elvis Durakovic
1,767	Edward Nguyen
1,754	Alma Lozano
1,749	Bryan Juskiw
1,745	Mele Makaui
1,733	Amr Shater
1,725	Andre Bent
1,718	Christopher Bungay

$	
1,713	Abbas Abdul-Khaliq
1,709	Justin Sutton
1,700	Jesus Tolentino
1,690	Bradley Christiansen
1,682	Mary-Delores Ayarzagoitia
1,672	Micah Focken
1,669	Iva Plummer
1,655	Evan Donoghue
1,654	Tabitha McDermid
1,629	Oleg Novitchii
1,612	Shane McGregor
1,607	Aaron Haynes
1,607	Ransey Vazquez
1,587	Samantha Ralston
1,585	Mark Beckford
1,547	Stephanie Lovins
1,538	Daniel Franke
1,537	Alan Fricke
1,526	Ariana Jones
1,526	Christopher L Clark
1,511	Arthur Trost
1,506	Mario Andres Chavez
1,500	Tom Weller
1,488	Funmilola Elumade
1,487	William Soulier
1,473	Brittany Anderson
1,458	Amy Baird
1,451	David Herchick
1,445	Eric Watson
1,437	James Cassie
1,408	Crystal Melao
1,396	Daniel Li
1,394	Chelsie Otto
1,391	Carrie Hammer

$	
1,387	Emma Sermos
1,386	Corey Niro
1,381	Julianne Scavo
1,376	Brandon Foster
1,359	Andre McCallum
1,345	Jordan Chalom
1,338	Kendra Orng
1,328	Francis Ingulli
1,298	Michael Williams Jr
1,281	Rachel Elfenbein
1,280	Joseph Kanaan
1,279	Orby Kelley
1,267	Bernard Ballou
1,266	Travis Vandeberghe
1,250	Marissa Cunningham
1,246	Kanon McGee
1,224	Robert Park
1,219	Bryan Hip-Kam
1,213	Luaao Leota
1,203	Vincent Campana
1,202	Richard Millington
1,199	Michael Tolman
1,197	Kimberly Maya
1,191	Rachel Gallagher
1,191	Randy O'Campo
1,173	Shiv Patel
1,169	Kimberle Spooner
1,168	Marie Laine
1,168	Corey Cox
1,165	Mitchell Page
1,162	Hector Mendez
1,153	Amanda Torres
1,149	Steven Baum
1,145	Alex Paguio
1,144	Ryan Landmark

$	
1,136	Alejandro Pineda
1,127	Steven Barton
1,124	Adam Wolcott
1,117	Shantayia Williams
1,116	James Sherwood
1,099	Antonio Evans
1,099	Joshua Yurinko
1,096	Paul Streater
1,094	Joel Trask
1,091	Elizabeth Ortiz
1,091	Lucas Bauer
1,077	Dustin Vincke
1,060	Stuart Pagan
1,058	Alexander Bayley
1,053	Kelly Ekker
1,039	Adem Abdula
1,037	Jordan Wall
1,032	Andrew Chambers
1,016	Rita Haidinger
1,007	Jake Yagjian
1,005	Katrina Ricks
1,001	Jordon Barron
999	Benjamin Varner
994	Tyler Honeyford
982	Devin Husband
981	Ronald Knoedler
970	Justin Lowe
968	Derron Alexander
968	Joshua Goodman
968	Muhammed Ashraf
967	Mathew Simonson
958	Joshua Garrison
955	David Doles
948	Alifonzo Garcia
945	Frank Cordaro

$	
944	Raul Rojas
943	Renee Cunningham
935	Theodore Ryan
934	Eric Butt
931	Brackin Flitton
930	Shayla Williamson
930	Zachery Kertulis
918	Joshua Lowman
904	Nathalie Kanzki
902	David Thornton
901	Geddes Robinson
898	Travis Vaughn
893	Ryan Orloski
883	Christopher Rodriguez
879	Kamal Tayyib
879	Dana Black
875	Sashia Veerman
871	Elcar Buhay
868	Dwight Dube
865	Michael Swenson
860	Daniel Petek
853	Jennifer Wehrle
845	Lacey Davies
843	Kierra Goodwin
838	Richard Pazak
833	Jessica Napiza
817	Sara Rostamijalilian
810	George Taramas
804	Michael D Sweeney
803	Karen Lamey
797	Roghie Hassan Loo
796	Angel Martinez
781	Brittni Kwiecien
771	Antonio Flores
768	Roger Rau

$	
768	Emil Mohareb
764	Patrick Duray
753	Christopher Visnesky
749	John Sloan
745	Trevor Tollefson
743	Brian Obrecht
737	Darrik Robbins
735	Bradley Fordyce
732	Heather Berg
728	Chirotam Ilokwu
712	Robin Gonzalez
711	Marcus Martin
699	Joel Jesurun
699	Michael Neuendorf
695	Mark Tusing
693	Aaron Voege
692	Tiffiney Harmouche
679	Abraham Weissman
672	Noel Bonomi
670	Troy Elliott
660	Jennifer Pofahl
658	Erica Robertson
658	Sina Heak
657	Jacob Giangiuli
649	Michael Clements
647	Adam Kidikas
647	Heulett Suggs
641	Joshua Rauser
641	Matthew Tallman
636	Rubin Chaimov
634	Victoria Gonzales
634	Joseph McCallister
633	Anthony Greco
626	Jamil Harris
625	Juan Rivera

$	
624	Candi Carlisle
621	Brooke Bogs
620	Keona France
619	Mia Mitchell
616	Amanda Peterson
614	James Williams
611	Dashan Brown
610	Alipate Makaui
609	Ryan Ohm
609	Matthew Buttaro
607	Anthony Ferraro
605	Nicole Menzies
603	Brady Foreman
601	Nicholas Deliberto
601	John P Fitzgerald
599	Saul Lopez
596	Edwin Cuevas Quinones
590	Matthew Kurey
583	Ruben Santillana
570	Vincent Andreotti
557	Jimez Parker
547	Takiyah Smith
535	Christopher McFoy
534	Nina Blackmon
521	Calvin Shaw
519	Peter Cappuccio
518	Jamell Ramsay
516	Timothy Peeler
513	Jennifer Ortiz Cruz
513	Slavita Hut
509	Chris Lussier
503	David Lawrence

R9a Leadership Bonus

1

Ryan Fickert

$29,278
Zachary Hart

2

Matthew Parks

$26,592
Surace-Smith

3

Patrick Bendure

$20,824
Surace-Smith

July Bonus Leaders | Payout: $438,255 | Qualifiers: 128

$	
29,278	Ryan Fickert
26,592	Matthew Parks
20,824	Patrick Bendure
18,380	Michael Laramie
17,904	Robert Janev
17,169	Thomas Vena
17,031	Christopher Hintz
15,488	Ryan Hall
13,431	Matthew Diulus
13,256	Bobby Gujral
11,877	Luay Ghawi
11,074	Troy Plummer
11,021	Matthew Turnquist
10,585	Nicholas Lorence
8,504	Justin Adams
7,938	Blake Higuchi

$	
7,852	Ryan Wilson
7,202	Stephen Giddens
7,160	Robert Kanaan
6,585	Hunter Houvener
6,268	Levar Morgan
5,363	Corey Helly
5,357	Ryan Kendl
5,306	Beau Locker
5,045	Syed Quadri
4,913	Evan Holzhauer
4,620	Joshua Olin
4,476	Brett MacCannell
3,714	Salman Satti
3,526	Charles Ferrari
3,480	John Conard
3,385	Patrick Stenglein

$	
3,381	Samuel Cohen
3,209	Sean Velasquez
3,162	Alex Roland
3,112	Kevin Appasamy
3,033	Randy Teyssier
2,880	Paul Kelly
2,772	Sara Vaz
2,727	Brandon Summerton
2,636	Brian Zuzick
2,369	Mathew Mealey
2,243	Tim McAdams
2,161	Steven Redd
2,057	Brian Schreiter
2,015	Avi Kauderer
1,932	Chris La Fond
1,916	Darcy Schrieber

$	
1,885	Joseph Tomanovich
1,854	Evan Donoghue
1,849	Steven King
1,831	Michael Gerstein
1,826	Doreen Ryan-Foti
1,813	Patrick Rieger
1,759	Erez Shabtay
1,694	Michael Clemente
1,615	Jonni Ng
1,592	Joshua Krueger
1,526	Kerlens LaRose
1,503	Nicholas Moore
1,495	Jesse Doherty
1,493	Dustin Dunbar
1,402	Sokol Fazliu
1,374	Marc Salvaggi

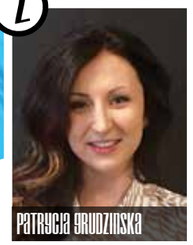
$	
1,364	David Nham
1,337	Ryan Stenglein
1,333	Morgan Lobello
1,326	Michael Musso
1,280	Reynolds Akuamoa
1,233	Brandon Minor
1,226	Andrew McQuade
1,176	Britton Costa
1,073	Robert R Hamilton
992	Marissa Cunningham
969	Eugene Garcia
958	Patrick Knouse
952	Trevor Mayer
938	Hemerson Gonzalez
936	Ricardo Subero
920	Rita Haidinger

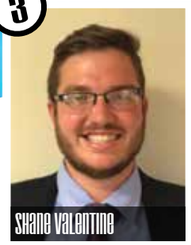
$	
894	Magda Figueiredo
882	Bobby Szwaja
879	Duni Olusegun
833	Ryan McIntosh
808	Steven Engrav
785	Nasr Quadri
776	Jinelly Urena
704	Alexandra Graham
690	Aaron Ralston
673	Michael C Williams
572	Daniel Hartwig
556	David Wang
547	Craig Strompf
526	Andre Hawthorne
515	James Franklin

SA/GA DIRECT CODE FIELD TRAINING BONUS

1

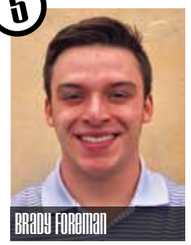
JEFFREY HUDSON
$14,810
Zachary Hart

2

PATRYCIA GRUDZINSKA
$9,155
Sabrina Lloyd

3

SHANE VALENTINE
$6,392
Simon Arias

4

DANIEL CHOUSA
$5,624
Giglione-Ackerman

5

BRADY FOREMAN
$5,596
Michael Vasu

JULY BONUS LEADERS | PAYOUT: $607,192 | QUALIFIERS: 729

$ 14,810	Jeffrey Hudson
9,155	Patrycja Grudzinska
6,392	Shane Valentine
5,624	Daniel Chousa
5,596	Brady Foreman
5,489	Tony Geer
5,412	Ariel Demesa
5,122	Jose Viramontes
4,859	Daryl Graham
4,496	Robert Adrahtas
4,188	Young Lee
3,990	Skay Nusenu
3,943	Mario Hajro
3,924	Antoinette Williams
3,916	Sashia Veerman
3,761	Dominick Williams
3,689	Andrew Hynan
3,510	Sylvain Kalombo
3,474	Barkley Collinson
3,436	Andrew Chambers
3,422	Pratibha Garud
3,414	Joshua Lowman
3,399	Nedal Kawash
3,308	Melissa Martino
3,177	Colin Hill
3,063	Francis Ingulli
3,055	Landon Schlag
3,024	Tina Janti
3,010	Christopher McFoy
2,924	Joshua Goodman
2,839	Michael Hepner
2,826	Cristina Fox
2,819	Michael Jennings
2,786	Dylan Murphy
2,753	Jessica St Pierre
2,685	Matthew Japhet
2,600	Ryan Misner
2,554	Daniel LaFontaine
2,520	Arman Masomzadeh
2,500	Alejandro Pineda
2,495	Thomas Farrell
2,451	Crystal Melao
2,414	David Williams
2,406	Joseph Kanaan
2,394	Bryan Hip-Kam
2,390	Jacob Giangiuli
2,360	Erica Robertson
$ 2,329	Robert Bilder
2,308	Lawrence G Dennis
2,302	Eric Thompson
2,223	Paolo Dandrea
2,222	Daniel Li
2,216	Justin Allain
2,176	Jesus Parra
2,164	Joseph McCallister
2,161	Kerry Zorns
2,140	Joseph Tchume
2,110	Daniel Anderson
2,090	Brandon Neal
2,085	Murray Nagler
2,080	George Lahamedjian
2,074	Ryan Vance
2,057	Laaina Havea
2,056	Samuel M Simpson
2,053	Steven Baum
2,032	William Tompkins
1,985	Anthony Savinon
1,975	Francisco Vasquez
1,966	Ricardo Grandt
1,957	Jacqueline Kabluyen
1,952	Clayton Slaughter
1,926	Behrad Baghbanian
1,905	Justin LoPatriello
1,903	Cristian Alaimo
1,898	Brandon Mendez
1,887	Derek Woo
1,871	Mathieu Cook
1,864	Halima Smith
1,820	Dina Boghdady
1,812	Joel Trask
1,771	Jordan Wheat
1,770	Jonathan Daal
1,770	Brent Bowling
1,767	Attar Chalif
1,764	Ronald McCormick
1,744	Matthew Castelli
1,744	Joshua Pinckney
1,741	Adrain Alfred
1,739	Jason Kuepfer
1,739	Alma Lozano
1,734	Joel Jesurun
1,725	Aaron Dupras
1,712	Zachery Nelson
1,707	James Williams
$ 1,704	Kay Pomroy
1,698	Adam Wolcott
1,691	Jonathan Black
1,677	Justin Diaz
1,662	Brielle Killian
1,657	Henderson Hoyte
1,655	Jennifer Jaikes
1,654	Mark Aldamuy
1,648	Debra Small
1,648	Matelita Enosi
1,647	Alexandros Morisis
1,625	Orby Kelley
1,621	Amanda Torres
1,614	James Higgins
1,609	Funmilola Elumade
1,604	Juan Rivera
1,593	Donald Stone
1,559	Evelyn Howell
1,558	Christopher Thormann
1,556	Cory Schroeder
1,550	Robin Gonzalez
1,548	Branden Griffin
1,545	Christina LaPlant
1,536	Walter Icaza
1,527	Joshua Garrison
1,513	Ryan Ohm
1,503	Marquel Burns
1,503	Travis Vaughn
1,492	Haydn Daniel
1,488	Cameron Stanley
1,466	Daniel Martinsen
1,464	Gian-Paolo Diberardo
1,433	Jakita Parmley
1,431	Kemberly Sousa
1,426	George Bort
1,419	Ngan Pham
1,415	Marcus Piccirilli
1,414	Olja Holovcuk
1,394	Christopher Visnesky
1,379	Haneefah Morehead
1,377	Gustavo Avila
1,351	Suraj Daswani
1,343	Tami Chaimov
1,333	Lara Wyatt
1,331	Vincent Campana
1,330	Daisy Pyeatt
1,324	Betsy Adney
$ 1,321	Brooke Bogs
1,315	Daniel Prinzo
1,312	Ibrahim Bah
1,311	Deonte Jones
1,297	Kenan Hyseni
1,278	Roger Rau
1,274	Sina Heak
1,267	Anthony Greco
1,256	Mallory Eggleton
1,246	Phillip Jenkins
1,241	Douglas Zackodnik
1,240	Tanner Duy
1,237	Brandon Foster
1,232	Blake Tomblin
1,229	Cody Langston
1,219	Daniel Dunham
1,212	Elijah Clem
1,209	Martuan Sample
1,191	Matthew Buttaro
1,185	Melinda Skinner
1,183	Megan Connors
1,180	Derya Ekren
1,179	Jorge Leon
1,177	Geoffrey Quigley
1,176	Muzit Berhe
1,173	Joshua Ellis
1,171	Megan Johnson
1,165	Carrie Padgett
1,153	Kierra Goodwin
1,150	Alisha Anderton
1,146	Rosemary Soto
1,145	Roy Kay
1,128	Denville Loney
1,119	Kasey White
1,115	Austin W Smith
1,113	Sarah Herbold
1,111	Tyler Townsley
1,109	Joseph Miller
1,103	Kelly Ekker
1,096	Aaron Burke
1,089	Taulant Bane
1,075	Deborah Noga
1,068	Ariana Jones
1,067	Sheree Rogan
1,054	Michael Dean
1,050	David Herchick
1,039	Alexander Johnston
$ 1,019	Eric Peyton
1,010	Tyson DellaSilva
1,001	Michael Tolman
1,001	Michelle Olivo
999	Azar Afnan
998	Dulce Paz
998	Jamal Simmons
998	Rawad Elghadban
997	Abraham Weissman
987	Kristen Brown
986	Bryant Logan
983	Michael Swenson
982	Aileen Varela
981	Angela Rodriguez
978	Francesca Veltri
978	Richard Millington
976	Zachary Whipple
972	Arthur Trost
965	Nicole Karl
963	Timothy Peeler
958	Jamel Lawson
958	Desarae Freeman
958	Steven Barton
957	Bria Washington
954	Kevin Butchino
939	Dashan Brown
937	Kimberly Free
925	Bobby Davis
918	Yamid Mendoza Sanchez
916	Diane Stevenson
910	Amr Shater
910	Jeannieliza Solis
907	Jordan Wall
907	Filiberto Carreno
898	Mickey Adkins
890	Anne Kim
888	Jennifer Dettmann
874	Philip Eggleton
872	Danielle Dhaiti
871	Andrea Kessler
863	Jasmeet Kambo
862	Aljban Jashari
861	June Greene
856	Bridget Lasley
842	Candy Henderson
837	Leonardo Perez
834	Shayla Williamson
$ 832	Skylar Chauvin
826	Justin Brown
826	Cory Cannataro
821	Zachary Button
821	Matthew Blue
812	Jessica McCullum
810	Edmaggie Myrthil
807	Marta Muniz
804	Venita Allen
803	Emilo Aguero
801	Sarah Acker
800	Garrett Shelton
800	Andy Mansor
798	Brianna Hogan
796	Aracelis Mota
796	Keighla Brumfield
795	Tiffiney Harmouche
794	Scott Hannon
780	Jason von Rosenberg
777	Kyle Wagner
777	Nadia Naji
771	Mayra Robles
769	Eric Watson
768	Mark Lahijani
762	Rachel Mesnard
757	Chance Voorhees
755	Kyra Hopkins
748	Scott Bollwage
742	Bradley Jensen
737	Lynn Jenkins
730	Amanda Ray
725	Victoria Varney
723	Alexander Shpirt
722	Amelia Moeaki
720	Anthony Ferguson
719	Aaron Patt
716	Scott Lloyd
710	Tracey Powell
710	Myles Pryor
710	Iris Saavedra
707	Andrea Shepard
705	Ryan McCann
701	Darrin Roberts
700	Penelope King
698	Zonia Ramirez
697	Juan Ramos
695	James McCormick

$ 690	Jamison Hathaway-Clan
688	Kevin Kondrad
686	William Lenhard
683	Michael Falcon
680	Richard Tabanji
677	Benjamin Wechsler
675	James Whitaker
674	Kamal Tayyib
673	Mariam Shahid
659	Randy Daniels
658	Matthew Dawson
658	Anthony Watson
657	Andrew Severson
648	Jerome Baker
$ 648	Anthony Sava
648	David Duddy
648	Alejandra Franco-Salinas
645	Angel Martinez
641	Dale Meyer
641	Roma Matatov
638	Babajide Obashoto
636	David Staffiery
634	Sara Kamalvand
632	Phillip Waisman
631	Rubin Chaimov
629	Randall Fujinaka
627	Justin Tudhope
626	Adam Kidikas
$ 626	Auston Mavrak
617	Monique Tolbert
616	Martin Robinson
616	Lisa Nguyen
614	Anthony Dixon
611	George Alamo
608	Adrian Trujillo
604	Alex Miller
600	Abbas Abdul-Khaliq
594	Shiwa Echghighamsari
590	Kelly Schoenherr
590	Sean Gillespie
588	Joseph Schleicher
586	Steven Misiano
$ 585	Carlton Mack
585	Marie Campbell
583	Monica McKinney
576	Peter Cappuccio
573	Christopher Leasure
569	Daniel Foore
565	Marques Holmes
563	Nicholas Deliberto
558	Toni-Ann Allen
558	Daniel Charron
558	Brandon Schweitzer
558	Elliot Rush
557	Karen Lamey
553	Susan Cousineau
$ 550	Robert Townsend
545	Elizabeth Goldsberry
537	Michelle Marin
532	Dwayne Nabors
532	Daniel Pettit
532	Andre Fonseca
526	Stephen Coons
524	Marcus Moody
522	Payam Sami
521	Curt Lindgren
519	Naomi Walker
519	Hilary Arsenault
517	Jean Tumpap
516	Jasmine Sanders
$ 513	Micah Focken
510	Cristi Huffman
507	Aaron Lammey
507	Timothy Stewart
507	Ronald Knoedler
506	George Kamel
502	Alipate Makaui
502	Antonio Orlina
501	Bothe Kochenower
500	George Connell

REINSTATEMENT BONUS

1

SAMI MOGANNAM
$2,862
Don Foti

2

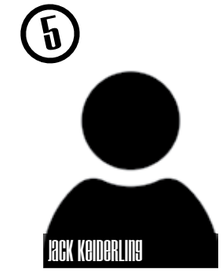
MITCHELL LOOK
$1,867
Surace-Smith

3

NABIL SPAHI
$1,826
Giglione-Ackerman

4

NICHOLAS GASPARRO
$1,740
Sabrina Lloyd

5

JACK KEIDERLING
$1,320
Giglione-Ackerman

JULY BONUS LEADERS | PAYOUT: $48,536 | QUALIFIERS: 142

$ 2,862	Sami Mogannam
1,867	Mitchell Look
1,826	Nabil Spahi
1,740	Nicholas Gasparro
1,320	Jack Keiderling
$ 1,254	Joseph B Smith
1,131	George Rosicky
1,122	Bryan Czajkowski
1,079	Bradley Weigand
927	Dason Phaul
$ 903	Andrea Yee
734	Patrick Parisi
733	Maurice Baritz
715	Olga Tsymbal
709	Scott Dillingham
$ 699	Meakie Grice
698	Loraine Patterson
688	Lawrence Dennis
660	Joseph Faisant
646	Kareem Mutia
$ 629	Lily Sakai
624	Pamela Faircloth
580	Janice Moseychuck
572	Nicholas Urso
566	Kascey Williamson
$ 547	Steven D'Ambra
545	Alvin Hagens
539	Katalina Halaunga
521	Ronald Marx
505	Herivelto Pereira

5 BONUS TOTAL: $5,687,689

WORLD'S GREATEST	LEADERSHIP	RGA LEADERSHIP	SA/GA TRAINING	REINSTATEMENT
$2,441,660	$2,152,046	$438,255	$607,192	$48,536

All qualifiers listed achieved at least $500 in bonus totals | WGB qualifiers achieved at least $1000 in bonus totals

FOUNDERS CLUB

Al Alkurdi
Bob Olson
4 Qualifications
$293,697 Net ALP
81.7 RET

Priscila Gonzalez
Altig-Orlovic
2 Qualifications
$86,829 Net ALP
84.4 RET

Cory Cannataro
Giglione-Ackerman
1 Qualification
$86,666 Net ALP
88 RET

Alvin Ali
Don Foti
4 Qualifications
$86,243 Net ALP
79 RET

George Kamel
Surace-Smith
3 Qualifications
$76,523 Net ALP
92.5 RET

Bruce Tan
Altig-Orlovic
11 Qualifications
$75,297 Net ALP
85 RET

Douglas Clarke
Joseph Diecedue
2 Qualifications
$57,767 Net ALP
81.9 RET

Samson Adelufosi
Giglione-Ackerman
4 Qualifications
$56,573 Net ALP
84.8 RET

Michael Glynn
Surace-Smith
1 Qualification
$53,155 Net ALP
78.4 RET

Robin Andrade
Mass & RI
8 Qualifications
12,819 Cards

PLATINUM PR

— Club Member —

Each new club member will receive a bonus of $5,000 and a Recognition Award. Congratulations on your achievements!

Mark Gagliardi
Qualified 7/31/17
251,754 cards

MILLION DOLLAR CLUB

$2M

Katie M Massart
Altig-Orlovic
Contracted 6/9/09
Qualified 7/31/17
$2,015,206 Net ALP

Joseph A Sarasin
Surace-Smith
Contracted 4/27/12
Qualified 7/31/17
$1,011,371 Net ALP

Melissa R Losk
Altig-Orlovic
Contracted 12/19/05
Qualified 7/31/17
$1,004,260 Net ALP

Joey Q Sales
Altig-Orlovic
Contracted 12/5/08
Qualified 7/31/17
$1,003,398 Net ALP

DIRECTORS OF THE MONTH

Sales Directors of the Month

Murray Horowitz
Recruiting

Renee Jeffries
Training

Murray and Renee had 53.9% growth over July of 2016.

PR Director of the Month

Michelle Baxter

Michelle met 98.2% of Objective during July 2017.

THE DAY THAT *CHANGED* MY AIL LIFE

David Zophin
Executive Vice President/
Assistant to the President

IN DECEMBER OF 1999, MY SGA, MARC Zipper, called me into his office. He explained that a man I had written a policy on in my first few weeks of being an agent had passed away and that I needed to deliver the claim check to the family. I was shocked to discover that someone I had just seen a few months back had already passed away.

Between appointments that evening, I stopped by the family's home to deliver the claim check. A family member opened the door, I introduced myself, and was shown to where the wife was sitting on the couch. As I walked toward her, she jumped off the couch to greet me with the tightest hug I had ever received from anyone in my life. She started to cry as the bear hug continued until her daughter told her to let go as she thought she may hurt me.

After collecting her emotions, I sat with her and her 4 elder children. She thanked me profusely for educating them on life insurance and convincing them to make the decision to buy the policy the night of our appointment. They planned on the husband being around for many more years creating many memories with their children and 10 grandchildren. Instead, he passed away suddenly at the age of 61. She also stated they had both planned on working to age 70 to save for their dream retirement. Her daughters began to cry as she spoke, which only made it impossible to hold back her own tears. I remember how emotional this moment was and couldn't help but shed a few tears of my own. One of the daughters explained that if it hadn't been for my initial visit, the family would never have been able to provide their dad with the dignified burial he deserved.

That experience hit me really hard. It was the very first time in my brief career that I finally was able to gain the proper perspective of what we really do for families. This perspective can't be acquired without living a similar experience as I did that night.

There is no doubt there isn't any better career than the one we all have at American Income Life and National Income Life. It is truly *Opportunity Unlimited,* or should I say only limited by our own actions, choices, and decisions. There is no doubt the income potential is one of the greatest available. That night taught me that what we have is much greater than just a career with unlimited growth and income. There's no doubt that's a great thing and probably why most of us are here.

For those who haven't had a chance to experience something similar, the takeaway from my experience should be that we have the chance to be there for people at the most desperate and dreadful moment in their lives. None of us have any idea what that feeling is like until they have experienced it for themselves. To be able to say that's what we really do for a living truly allows of us to say we work for the greatest company in the world.

There are millions of families out there that need you. They need you DESPERATELY! The problem is most of them probably don't know how badly they need you just yet. For that reason, we always need to be the absolute best version of ourselves that we are capable of being. We need to see as many families as we can possibly see every day and week. It isn't *if* they are going to need what we provide; it's a matter of *when*. That's a guarantee. Those we protect with our products and services will be forever thankful.

In honor of Life Insurance Awareness Month, let's see as many families as we possibly can. Strive to get better at our craft so you don't miss that opportunity to be there during a family's worst of times. Your **LEGACY** depends upon it.

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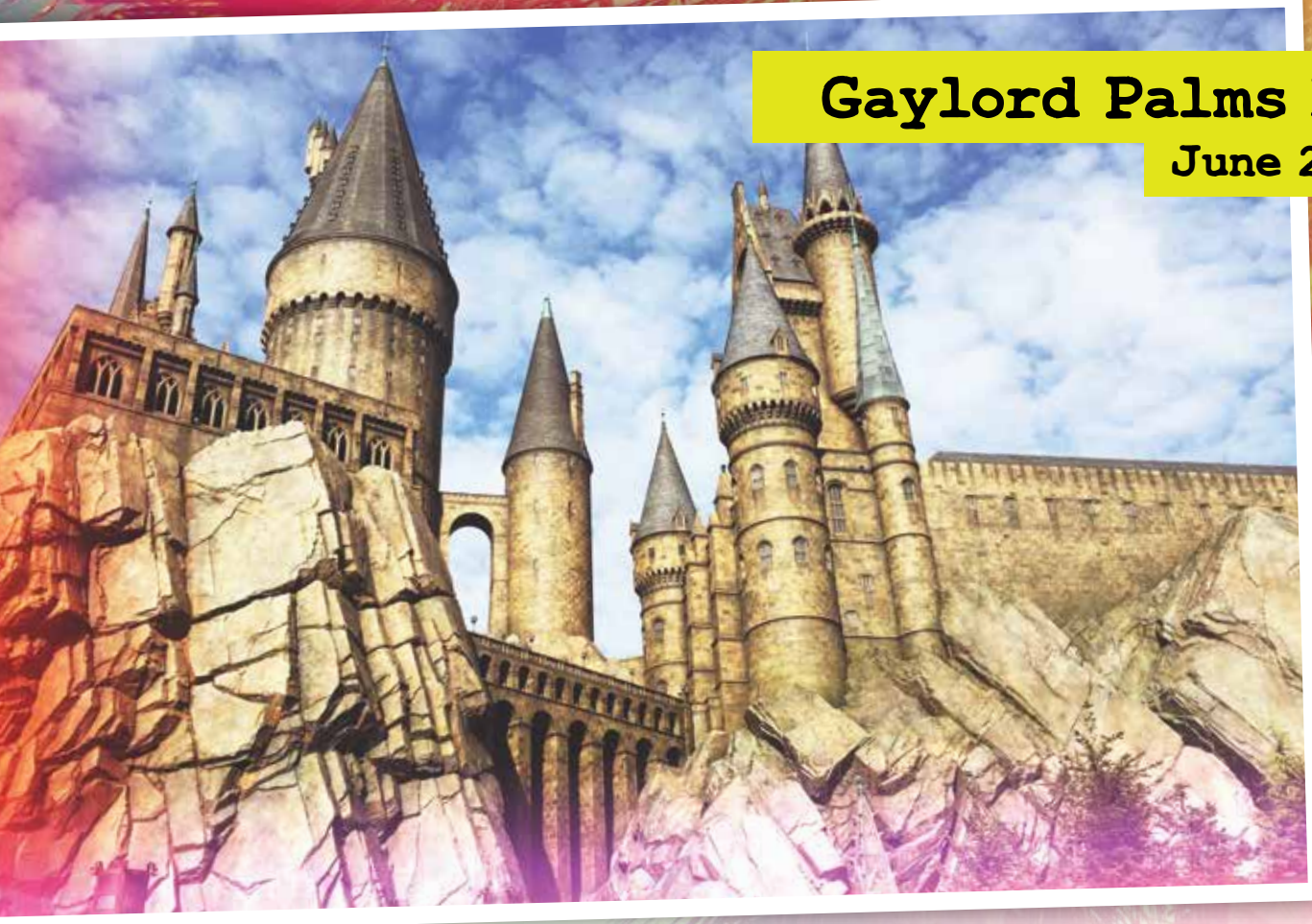
2018 CONVENTION

Orlando, Florida



Gaylord Palms Resort

June 24-27, 2018

View full qualifications online: ailife.com/arc/spotlight.aspx & nilife.com/arc/spotlight.aspx